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Women's empowerment in the context of microfinance services

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Women's empowerment

in the context of
microfinance services

Marloes Huis

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PhD thesis

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Chapter

1

General introduction

Worldwide governments and societal actors strive to reduce poverty and empower those in disadvantaged positions, with a special focus on women (e.g., UNDP, 2018). Empowering women and increasing gender equality is assumed to be crucial in achieving economic growth and improving well-being around the world (UNDP, 2005; UN Women, 2017). Indeed, previous research highlights that improvements in women's rights can stimulate sustainable development as well as economic progress (e.g., Diebolt & Perrin, 2013; Duflo, 2012). Thus, the empowerment of women and poverty reduction are closely linked (e.g., UNECE, 2012; UN Women, 2018; Puri, 2016).

Offering women access to microfinance services is one prominent approach to improve the position of women in society and to help them move out of poverty (e.g., Armendáriz & Morduch, 2010; Hashemi, Schuler, & Riley, 1996; Kabeer, 2001; Kulkarni, 2011). In 1983, Muhammad Yunus founded the Grameen Bank in Bangladesh to offer micro-loans to the rural poor. This was the first bank to offer small loans to poor people who until then did not have the chance to get a loan from a commercial bank. The Nobel Peace Prize laureate believes that the right to credit is a human right and strives to reduce poverty around the world through the provision of credit (Yunus Centre, 2011). He argues that especially women should receive microloans as they can empower them and help the family to move out of poverty: *“Out of the 7 million borrowers that we have, 97% [...] are women and it works beautifully. Our objective is still [to] help the family to get out of poverty, so if you bring in women into the picture, if you empower women, it happens faster than it happens the other way”* (Yunus, 2006).

Microfinance institutions offer small loans to poor self-employed people

living below the poverty line, who are excluded from the commercial bank system because they cannot provide any traditional form of security, deposit, or collateral (Armendáriz & Morduch, 2010; Schreiner & Colombet, 2001). Microfinance borrowers receive micro loans to set up income generating activities (i.e., dress-making, sweets-making business) to create a stable income and thereby break the cycle of poverty. The size of these micro loans is approximately \$768,- (in 2014) globally, although large regional-differences exist (Buera, Kaboski, & Shin, 2017). Since the first implementation of microcredits, the number of microfinance institutions has exponentially increased (Hermes, Lensink, & Meesters, 2011). Today, microfinance services are among the most often implemented programs to empower the poor, reaching over 211 million clients (Reed, 2015).

Women make up the vast majority of microfinance borrowers (Kaur, 2014). However, the relationship between access to microfinance services and women's empowerment, as assumed by Muhammad Yunus (see quote above), is not straightforward and depends on the the offered intervention (e.g., Duvendack et al., 2014; Garikipati, Johnson, Guérin, & Szafarz, 2016b). More specifically, microfinance services usually do not only consist of the provision of small loans, but also imply the provision of non-financial services, such as savings or training (e.g., Armendáriz & Morduch, 2010). Especially participation in business training in addition to receiving credit appears to be a promising avenue to improve business practices and business outcomes (e.g., Bruhn, Karlan, & Schoar, 2010). However, while business training in the context of microfinance services may improve business outcomes for male entrepreneurs, there is evidence that this may not be true for female entrepreneurs (e.g., Berge, Bjorvatn, & Tungodden, 2015).

Traditionally, most microfinance services have been implemented in cultural

contexts adhering to more collectivistic norms of interdependence, where obligations to one's group welfare may be valued over one's individual interests (e.g., Gould, 2010). In these cultural contexts, people see themselves as essentially related to others (e.g., Markus & Kitayama, 1991; Qin, 2004). In fact, in traditional Asian cultural contexts the self is not defined outside of its relationships (Ho, 1993). Especially, women's relationship with their spouse may be highly relevant to understand women's position and their empowerment (e.g., Ali et al., 2011).

In examining the impact of access to microfinance services on women's empowerment it is important to note that women's empowerment is defined as a multifaceted process (e.g., Stromquist, 1995). As previous research has used many different operationalizations to assess women's empowerment (e.g., self-esteem, Kim et al., 2007; financial decision-making; Duvendack et al., 2014), it is difficult to draw clear conclusions about the impact of microfinance services on women's empowerment.

In this dissertation I therefore aim to, first, better understand the meaning of women's empowerment in the context of microfinance services. Second, I aim to systematically investigate the impact of training on the development of women's empowerment for female microfinance borrowers. Specifically, I¹ examine the impact of training and women's relational context (i.e., the relationship female borrowers have with their husbands) in understanding and strengthening women's empowerment. We conduct our empirical research in Vietnam and Sri Lanka, two collectivistic cultures in Asia where female microfinance borrowers' social relationships may influence the impact of microfinance services on women's empowerment.

¹ Since the research and ideas presented in this dissertation were developed in collaboration with my supervisors Nina Hansen, Robert Lensink, and Sabine Otten, I will use the personal pronoun "we" throughout the rest of this dissertation.

There are four main contributions of this dissertation. First, we provide a novel framework in which we propose that women's empowerment can be differentiated in three different dimensions, namely personal, relational (with respect to relevant others such as spouse, family, and community), and societal (at the larger social context) empowerment.

Importantly, different from previous research, we propose to carefully disentangle women's empowerment at each of these three levels both in examining and stimulating empowerment (Chapter 2). Second, we examine the importance of the spousal relationship as a highly relevant contextual variable for understanding women's empowerment among female microfinance borrowers. We suggest that women's relationship with close others may be especially important for their empowerment in cultural contexts adhering to a cultural ecology of embedded interdependence (Chapter 3). Third, to our knowledge, we are the first to systematically evaluate the impact of a widely implemented gender and entrepreneurship training (GET Ahead, Bauer et al., 2004) offered to female microfinance borrowers around the world on personal and relational empowerment in a large randomized controlled trial (Chapter 4). Fourth, we add a novel approach to research on women's empowerment in the context of microfinance services by focusing on spousal collaboration in training and adopting a behavioral measure to observe women's empowerment in relation to their spouse. Using a mixed method approach, we present a first attempt to refine a goal-setting training and involve female microfinance borrowers and their husbands in training together (Chapter 5).

Before discussing the subsequent chapters in more detail, we offer a brief overview of the theoretical background and the most important concepts of this dissertation in this first chapter. First, we discuss gender relations in society as an

important factor in understanding women's empowerment. Second, we offer a more detailed insight in the meaning of women's empowerment and women's empowerment in the context of microfinance services. Third, we provide an overview of the chapters in this dissertation. Important to note, this general introduction offers only a brief introduction to the relevant concepts in this dissertation and does not offer an extensive overview of the literature. We choose this set-up because the next chapter of this dissertation (Chapter 2) offers a theoretical review providing a more exhaustive insight in the operationalization of women's empowerment in the context of microfinance services.

Theoretical background

Gender inequality and gender roles

Around the world, women, on average, have and always have had less access to power than men (Brown, 1991; Lenski, 1984). For example, globally women only held 22.8 percent of seats in national parliaments in 2016 (IPU, 2016) and made up almost 70% of the 759 million illiterate adults (United Nations, 2015). A recent report by the World Bank Group (2015) highlights that 155 out of the 173 studied countries still hold laws limiting women's economic opportunities (i.e., types of jobs women can hold; husbands' required permission to have a job or passport). This persistent disproportionate access to resources for men results in relatively stable gender inequity around the world (e.g., Sidanius & Pratto, 1999).

This inequity in society is gendered. It is manifested in different sources of power, which are unequally distributed between women and men (see Pratto & Walker, 2004; Pratto, Lee, Tan, & Pitpitan, 2011). First, men, more than women, can use (the threat of) *force*, such as physical and psychological violence against women to undermine women's power. Second, men have greater control over *resources*

compared to women. More precisely, on average men have greater access to land ownership, education, and income compared to women. Third, consensual *cultural ideologies* (e.g., gender roles) are more beneficial for men than for women as they justify and sustain women's weaker position. Two examples are benevolent sexism and gender scripts in women's career opportunities. Fourth, asymmetric *social obligations* place more obligations on women compared to men, such as caregiving responsibilities (Pratto & Walker, 2004). Offering women access to microfinance services may intervene with existing gendered power dynamic because it offers them access to a resource. Thus, this context offers a unique insight in the development of women's empowerment.

Inequity between men and women is rooted in cultural values (Kinias & Kim, 2012). In other words, cultural factors influence the extent to which certain gender roles exist and are endorsed in different societies, such as women having the opportunity to occupy the same social roles as men (e.g., Kurtiş & Adams, 2015; McCrae et al., 2005), or pursue the same type of career (CIDA, 2000). As such, cultural norms and attitudes may be crucial factors in the development of women's empowerment (e.g., Mayoux, 1999; Dutt et al., 2016). Interestingly, previous research showed that women in Western cultural contexts see gender inequality as more unjustified compared to women in East Asian cultural contexts. The latter group prioritized their ability to fulfill culturally designated roles over equality (Kinias & Kim, 2012). We may deduce that social hierarchy and power relations – more than equality - are central in this cultural context.

Members of societies with lower levels of development, where microfinance services are generally offered, typically display more interdependence in their relationships (Hofstede, 2001; MixMarket, 2018). In these societies, relationships

center on obligations to care for others and are experienced as inevitable facts of human existence (Adams, Anderson, & Adonu, 2004; Kurtiş, Adams, & Estrada-Villalta, 2016). Importantly, these social relationships (e.g., spouse, family, community members) can strengthen women's sense of empowerment (e.g., Stromquist, 2015). Out of all social relationships in which women are embedded, their relationship with their marital partner may be the most defining relationship they have (e.g., Belcher, Peckuonis, & Deforge, 2011). Previous research suggests that women's husbands can both strengthen and hinder women in their independence (e.g., Ali et al., 2011). A recent focus on men as women's allies in striving towards gender equality (e.g., HeforShe campaign; UN Women, 2014) and women's success in the workforce (e.g., Make your partner a real partner; Sandberg, 2013) suggests that husbands' involvement may be necessary to strengthen women's position in society.

However, previous research in the context of microfinance services suggests that women's spousal relationships may hinder women's empowerment. Specifically, previous research shows that men may feel excluded from the microfinance services because most microloan holders are women and may respond with violence within the household (e.g., Allen et al., 2010; Rahman, Hoque, & Makinoda, 2011). Indeed, men can use violence to "correct" feeling less powerful than their wives (e.g., Jewkes, 2002; Johnson, 1995; Pratto & Walker, 2004).

In sum, men may be both part of the problem and part of the solution to social change towards gender equality (Howson & Flood, 2015). A theoretical review on collective action also suggests that both parties need to be involved to achieve social change (e.g., Dixon, Levine, Reicher, & Durrheim, 2012). As such, women's contribution to the household income may only change existing power balances within the household if dominant gendered power beliefs are revised (e.g., Engle, 1990).

Offering education to couples together may stimulate the development of more progressive gender norms (Mbweza, Norr, & McElmurry, 2008). Therefore, we consider the relationship between female microfinance borrowers and their husbands in women's empowerment.

Women's empowerment

Women's empowerment has been defined as the process through which women acquire the ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer, 1999). As such, empowerment can only result from a state of disempowerment (e.g., Kabeer, 1999; Malhotra, Schuler, & Boender, 2002). It is the process through which people gain control over their own lives and issues that are important for their lives, communities, and society (e.g., Cattaneo & Chapman, 2010; Luttrell, Quiroz, Scrutton, & Bird, 2009). Bandura (1986) stressed that people must believe in their capability to exercise control over their life and life events for empowerment to occur. Accordingly, many definitions of empowerment center around concepts such as agency, autonomy, liberation and self-confidence (e.g., Narayan, 2005). However, the specific meaning of women's empowerment is context-dependent. What women's empowerment means in a specific cultural context is highly influenced by both formal and informal regulations, norms, and customs (e.g., Ibrahim & Alkire, 2007; Alsop & Heinsohm, 2005). For example, social norms may influence women's mobility differently in different cultural contexts, which has consequences for the study of women's empowerment. More precisely, in countries in South Asia, where practices of female seclusion are prevalent, women are restricted in their independent mobility. Thus, increased mobility is a relevant indicator of women's empowerment (e.g., Duvendack & Palmer-Jones, 2016). However, in countries in sub-Saharan Africa women are traditionally more mobile and visible in the public domain.

Their independent mobility does not signal stronger empowerment (e.g., Agarwala & Lunch, 2006; Heckert & Fabric, 2013). Thus, when investigating and aiming to strengthen women's empowerment, it is of great importance to understand the cultural context. Hereby, both women's individual and collective agency, as women together, may be crucial in the development of women's empowerment (Stromquist, 2015).

As we will discuss more elaborately in Chapter 2, we suggest that it is important to differentiate between three distinct dimensions of women's empowerment. First, women's personal empowerment as observed through individuals' personal beliefs and actions at the micro-level (e.g., self-esteem). Second, women's relational empowerment as observed through an individuals' beliefs and actions in relation to relevant others at the meso-level (e.g., having not only husbands make financial decisions). Third, although not covered in the chapters of this dissertation, women's societal empowerment can also be observed through outcomes in the societal context at the macro-level (e.g., political representation).

Women's empowerment in the context of microfinance services

While microfinance services are available to both men and women, most borrowers are women (Kaur, 2014). This is because women – more than men - are assumed to repay their loans on time (e.g., Cheston & Kuhn, 2002) and to invest in their household (i.e., children's education; Kabeer, 1999). An important aim of microfinance services as advocated by its proponents is to empower women (e.g., Agier & Szafarz, 2010, Kulkarni, 2011; Malhotra & Schuler, 2005). Ackerly (1995) describes this expectation as follows: 'Empowered, the borrower wisely invests money in a successful enterprise, her husband stops beating her, she sends her children to school, she improves the health and nutrition of her family, and she participates in major family decisions.'

As other research shows, this expectation may have been too optimistic. In fact, previous research has shown mixed results of offering access to microfinance services on women's empowerment (for an overview see Duvendack et al., 2014). For example, there is positive evidence showing that access to microfinance services strengthened women's personal control beliefs and self-confidence (e.g., Hansen, 2015; Kim et al., 2007). On the contrary, negative findings show disempowerment because men typically control the loans provided to women (e.g., Garikipati, 2008; Johnson, 2004). Yet other research shows no impact of microfinance services on women's say over financial expenditures within the household (e.g., Banerjee, Duflo, Glennerster & Kinnan, 2015). Consequently, the link between women's access to microfinance services and women's empowerment has been heavily debated over the last decades (e.g., Agier & Szafarz, 2013; Armendáriz & Morduch, 2010; Pitt, Khandker, & Cartwright, 2006). Whereas some research points towards the potential benefits of offering women access to microfinance services to strengthen women's empowerment (e.g., Pitt et al., 2006; Swain & Wallentin, 2009), others are more critical of this relationship (e.g., Garikipati et al., 2016).

Importantly, previous research suggests that while access to resources may be an important factor contributing to women's empowerment, resources alone may not result in empowerment (Malhotra et al., 2002). The connection between giving women access to financial resources and their empowerment is thus not straightforward (e.g., Kulkarni, 2011). Accordingly, previous research highlights that receiving loans does not challenge existing decision-making patterns within the household. However, offering training and group meetings in addition to credit may shift decision-making towards more joint- and female driven decision-making (Holvoet, 2005). Moreover, previous research suggests that microfinance institutions should consider women's

existing social networks and gender relations if access to microfinance should strengthen women's empowerment (e.g., Kabeer, 1999; Kulkarni, 2011; Mayoux, 2006; Rahman, 1999; Ngo & Wahhaj, 2012).

This dissertation

In the following chapters, this dissertation aims to increase our understanding of what women's empowerment entails and how it may be instigated through access to training in the context of microfinance services (see Figure 1.1 for a schematic overview). Specifically, first, we will discuss what women's empowerment encompasses, how it can be operationalized in the context of microfinance services, and that empowerment needs to be understood in the context of social relations (Chapter 2 – 3). Next, we will investigate the impact of offering training addressing female microfinance borrowers' needs and of inviting female borrower's husbands on women's personal and relational empowerment in the context of microfinance services (Chapter 4 – 5). Last, we will summarize and discuss the research findings and draw theoretical and practical implications and conclusions (Chapter 6). Please note that chapters 2 to 5 of this dissertation are based on individual papers that have been published or submitted for publication. Consequently, the content of some chapters may overlap to some extent. The women participating in our empirical studies all received microloans and were members of microfinance institutions at the time of our studies. In sum, this dissertation intends to contribute to a discussion on gender roles and women's empowerment, and the role of husbands and of training in strengthening women's empowerment in the context of microfinance services.

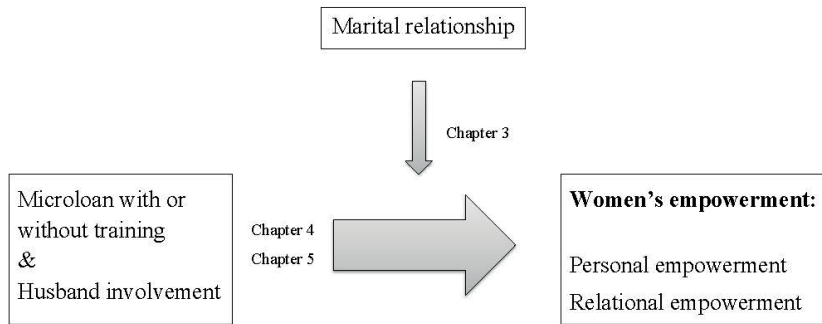


Figure 1.1.

Schematic overview of the three empirical chapters in this dissertation.

Chapter 2: A Three-Dimensional Model of Women's Empowerment: Implications in the field of microfinance and future directions

Chapter 2 offers a multidisciplinary literature review discussing how women's empowerment can be conceptualized and operationalized, and how it may develop through access to microfinance services. We reviewed previous research on the impact of microfinance services and aim to disentangle personal, relational, and societal dimensions of women's empowerment. We present our Three-Dimensional Model of Women's Empowerment to differentiate between these three different dimensions of women's empowerment and discuss two important moderators of empowerment, namely time (e.g., time between an intervention and its evaluation) and culture (e.g., cultural perspectives on women's empowerment).

Chapter 3: Understanding women's empowerment: The impact of marital relationships on household decision-making

In Chapter 3, we investigated the influence of an important relational context, namely women's marital relationship, on their empowerment. Among female microfinance borrowers in Northern Vietnam we investigated how women's personal

empowerment, assessed by self-esteem, and the quality of women's marital relationship, assessed by the absence of intimate partner violence, are related to women's say over financial household decision-making (women's empowerment). We distinguished between decision-making on small expenditures (e.g., food expenses, traditionally a domain within women's decision-making power) and larger expenditures (e.g., house loans, traditionally not a domain within women's decision-making power where an increase in decision-making would reflect increased empowerment) and show that the impact of relational quality differs for these two types of decisions.

Chapter 4: Impacts of the Gender and Entrepreneurship Together Ahead (GET Ahead) training on empowerment of female microfinance borrowers in Northern Vietnam

In Chapter 4, we systematically investigate how a business training focused on the needs of female entrepreneurs may strengthen women's empowerment. We were the first to examine the impact of the internally implemented Gender and Entrepreneurship Together Ahead for female entrepreneurs training package. This training package offers nine training modules over a period of nine months (lasting approximately 9 hours in total). We invited female microfinance borrowers from a microfinance institution in Northern Vietnam to either participate in this training alone or to participate together with their husbands. In a randomized controlled trial, we examined the impact of training and of inviting female borrowers' husband to participate on women's personal and relational empowerment in the short and medium-run, respectively six and twelve months after the training. We clearly show that training strengthened women's personal and relational empowerment in the medium run.

However, our findings suggest no additional impact of inviting female microfinance borrowers' husbands to participate.

Chapter 5: The impact of a goal-setting training and husbands' involvement on women's empowerment: First evidence from an intervention among female microfinance borrowers in Sri Lanka

Building upon the findings from Chapter 4, in Chapter 5 we investigated the impact of a short goal-setting training session (lasting approximately 45 minutes in total) and, based on Chapter 3, included women's relational context, their husbands. Specifically, we examined the impact of actively involving – rather than only inviting – female borrowers' husbands in this training on women's goal-setting skills, personal empowerment and signs of empowerment in interaction with their spouse. We developed a training tailored to the needs of female entrepreneurs based on focus group discussions. In two field studies, we invited female borrowers from a microfinance institution in Sri Lanka and their husbands to participate in this training together. We examined the impact of a short training session and of encouraging spousal collaboration, versus independent working, on women's immediate empowerment. We coded couples' nonverbal behaviour in a subsequent decision-making task to observe signs of women's relational empowerment in this interaction. Our findings show that this short training improved female borrowers' goal-setting skills and may have instigated change in women's relational empowerment.

Chapter

2

Understanding women's empowerment: A Three- Dimensional Model of Women's Empowerment

Note: This chapter is based on Huis, M.A., Hansen, N., Otten, S., & Lensink, R. (2017). A Three-Dimensional Model of Women's Empowerment: Implications in the field of microfinance and future directions. *Frontiers in Psychology*, 8, 1678. doi: 10.3389/fpsyg.2017.01678

Abstract

Women's empowerment is an important goal in achieving sustainable development worldwide. Offering access to microfinance services to women is one way to increase women's empowerment. However, empirical evidence provides mixed results with respect to its effectiveness. We reviewed previous research on the impact of microfinance services on different aspects of women's empowerment. We propose a Three-Dimensional Model of Women's Empowerment to integrate previous findings and to gain a deeper understanding of women's empowerment in the field of microfinance services. This model proposes that women's empowerment can take place on three distinct dimensions: (1) the micro-level, referring to individuals' personal beliefs as well as actions, where personal empowerment can be observed (2) the meso-level, referring to beliefs as well as actions in relation to relevant others, where relational empowerment can be observed and (3) the macro-level, referring to outcomes in the broader, societal context where societal empowerment can be observed. Importantly, we propose that time and culture are important factors that influence women's empowerment. We suggest that the time lag between an intervention and its evaluation may influence when empowerment effects on the different dimensions occur and that the type of intervention influences the sequence in which the three dimensions can be observed. We suggest that cultures may differ with respect to which components of empowerment are considered indicators of empowerment and how women's position in society may influence the development of women's empowerment. We propose that a Three-Dimensional Model of Women's Empowerment should guide future programs in designing, implementing, and evaluating their interventions. As such our analysis offers two main practical implications. First, based on the model we suggest that future research should

differentiate between the three dimensions of women's empowerment to increase our understanding of women's empowerment and to facilitate comparisons of results across studies and cultures. Second, we suggest that program designers should specify how an intervention should stimulate which dimension(s) of women's empowerment. We hope that this model inspires longitudinal and cross-cultural research to examine the development of women's empowerment on the personal, relational, and societal dimension.

Throughout history and across nations still today, men on average have greater access to power (e.g., Brown, 1991; UNDP, 2015). The gender power model (Pratto & Walker, 2004; Pratto, Lee, Tan, & Pitpitan, 2008) suggests that power is gendered. Specifically, men relative to women have greater access to the use of force, greater access to resource control, fewer social obligations to uphold, and benefit from advantageous cultural ideologies. This gender inequality can be observed in several aspects of daily life such as access to education, job opportunities, and economic resources (UNDP, 2015). According to a report by the UNESCO (2014), in 2011 only 20% of the low income nations had achieved gender parity in primary education and 66% of the world's 774 million illiterate adults were still women. There is consensus that gender equity is an important goal to be achieved (e.g., UN Women, 2011). More precisely, world leaders have agreed on working towards providing women and girls with equal access to various domains of social life (UN, n.d.). Diverse interventions have been developed and implemented to strengthen the position of women across the world such as health, educational or financial programs (for an overview see, UN Women, 2016). The concept of empowerment has been developed as a framework and process aimed towards addressing the inequity.

Empowerment is a process, from being unpowered to being empowered. Theorizing of empowerment stresses two main perspectives on this process: namely one more individualistic, namely through women's individual capacities and free exercise of personal choice (e.g., Kabeer, 1999) and one more collectivistic, namely through collective behaviour and the adherence to cultural norms which emphasize the collective (e.g., Budgeon, 2015, Kurtiş, Adams, & Estrada-Villalta, 2016). Microfinance interventions are based on the assumption that the participation will have empowering effects and stimulate individual growth. However, these interventions are

often implemented in more traditional collectivistic cultures. Thus, it is crucial to conduct cultural sensitive research to avoid cultural biases and understand empowerment outcomes in different cultural contexts.

We provide a framework in which we propose that women's empowerment can be differentiated in three different dimensions, namely personal, relational (with respect to relevant others such as spouse, family, and community), and societal (at the larger social context) empowerment. We conducted our analysis in the field of microfinance services as it offers a large body of empirical studies based on literature from different disciplines, mainly psychology, developmental economics, and sociology, in three steps. First, based on the reviewed literature we define women's empowerment. Second, we review empirical findings based on the three dimensions of women's empowerment to illustrate how it has been investigated so far in the context of microfinance services across cultures. Third, we integrate these three dimensions in a Three-Dimensional Model of Women's Empowerment to improve our understanding of what women's empowerment entails and how microfinance services may help to increase it.

Offering microfinance services (i.e. microloans, business training, saving programs) is currently one of the most prominent means to reduce poverty and empower the disadvantaged, including women (e.g., Armendáriz & Morduch, 2010; Kulkarni, 2011). The underlying assumption is that market participation will have liberating and empowering effects for women. This neoliberal ideology has been criticized because it neglects to acknowledge local knowledge and practices, and may even reproduce forms of oppression by extending (white) men's rights to women (e.g., Bateman & Chang, 2012; Kurtiş et al., 2016; Mohanty, 1995; Roodman, 2011). Moreover, systematic reviews on the impact of access to microcredit programs on

women's empowerment have provided inconclusive results (e.g., Duvendack et al. 2014; Van Rooyen et al., 2012; Vaessen et al., 2014). Besides the controversy of microfinance services, this field of research offers a unique context to conduct our analysis.

Defining Women's Empowerment

In the field of development economics women's empowerment is defined as the process through which women acquire the ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer, 1999). Kabeer (1999) stresses that the ability to exercise individual choice is based on three interrelated elements – *resources*, *agency*, and *achievements*. Resources refer to material, human, and social expectations and allocations. Agency is the ability or sense of ability to define one's goals, act upon them, and decide on their own strategic life outcomes. Achievements include a variety of outcomes ranging from improved well-being to achieving equal representation of women in politics. In other words, the underlying assumption is that women's empowerment is the process of having and using resources in an agentic manner to reach certain achievements (e.g., Bali Swain & Wallentin, 2012; Kabeer, 1999; Khan & Khan, 2016; Malhotra et al., 2002). Similarly, psychological research suggests that empowerment is a process that enables people to act on and improve issues that are important for their individual lives, their communities, and their society (e.g., Bandura, 1986; Cattaneo & Chapman, 2010; Maton, 2008; Page & Czuba, 1999).

These definitions stress the expansion of women's individual capacities and a free exercise of personal choice (see Budgeon, 2015; Kurtiş et al., 2016). However, previous research has highlighted that the act of choosing does not necessarily equate progressive outcomes for women, because women's individual choices are historically

and structurally conditioned (for a debate on choice feminism see Budgeon, 2015). Indeed, this focus on women's individual liberties and growth is grounded in Western Educated Industrialized Rich Democratic (WEIRD; Henrich, Heine, Norenzayan, 2010) realities and may marginalize the experience of women in different societies (e.g., Carby, 1997; Kurtiş & Adams, 2015). Decolonial feminist psychology stresses the importance of being sensitive to cultural contexts, and gaining insights from (rather than ignoring or devaluing) the experience of women in low income countries (coined majority-world spaces in literature in this field to reflect the majority of humankind inhabiting these societies; Kağıtçıbaşı, 1995; Kurtiş & Adams, 2015; Kurtis et al., 2016). In line with this perspective, a recent study (e.g., Dutt et al., 2016) focused on the conception of women's empowerment through collective rather than individual business ownership, thereby adhering to relevant cultural norms emphasizing collective sustainability rather than individual growth (Kurtiş et al., 2016). In the definition of women's empowerment the collective is also considered. Stromquist (1995) described empowerment as a multifaceted concept including different components ranging from women's understanding of the causes of their suppression to acting collectively as a group towards social change. Her work builds upon the assumption that participation in small groups with a collective agenda is the first step towards women's empowerment. Individual and collective agency are thus crucial in the development of women's empowerment (Stromquist, 2015).

Importantly, research so far has studied a variety of very different components of women's empowerment. Indeed, empirical research has investigated women's empowerment with measures such as agency, autonomy, capacity for action, self-determination, and self-confidence (e.g., Cheston & Kuhn, 2001; Hansen, 2015; Malhotra et al., 2002; Narayan, 2005). However, all definitions stress that women's

empowerment is a multifaceted concept, which includes different components and assumes that empowerment is a process from being un-empowered to becoming empowered. Combining these views we propose that *empowerment is a multifaceted process*, which involves individual as well as collective awareness, beliefs, and behavior embedded in the social structure of specific cultural contexts. In the current paper we next review empirical research in the context of microfinance services to understand (1) which specific components of women's empowerment are assessed and (2) differentiate those components in personal, relational, and societal empowerment.

Women's Empowerment in the Context of Microfinance Services

There is a large body of research on impacts of microfinance services on economic outcomes (for reviews see Banerjee et al., 2015a). In the current paper we have selected research conducted in diverse cultural contexts that has specifically focused on women's empowerment as an outcome. Previous research reports mixed evidence for the impact of access to microfinance services on women's empowerment (e.g., Duvendack et al., 2014). The diversity of reported findings may in part be explained by two main methodological differences in the studied interventions. First, microfinance programs greatly differ in their offered services (Armendáriz & Morduch, 2010). Studies report the impacts of a group lending versus individual microcredit programs (e.g., Banerjee et al., 2015)², the impact of training programs differing in content and length (e.g., Kim et al., 2007), or microfinance interventions which may include training, saving activities, and micro loans (e.g., Hansen, 2015). Second, the study designs differ and include results from nationwide demographic survey data (e.g.,

² We focus on the different dimensions on which women's empowerment can be measured, not the different levels on which interventions can operate. However, we note that microfinance initiatives targeting individual women compared to initiatives targeting women's groups may yield different outcomes in terms of women's empowerment across all three dimensions (e.g., Dutt et al., 2016).

Banerjee et al., 2015b), randomized control trials (e.g., Tarozzi et al., 2015), behavioral games (e.g., Bulte, Lensink, & Vu, 2016), or semi-structured in-depth interviews (e.g., Sanyal, 2009)³. Together, these two main methodological differences make it difficult to systematically compare results and are important to keep in mind (for a review paper see Duvendack et al., 2014).

To integrate the findings of previous research, and to gain a deeper understanding of women's empowerment in the field of microfinance services, we propose a Three-Dimensional Model of Women's Empowerment. This model assumes that women's empowerment can be differentiated at three distinct dimensions: (1) the micro-level dimension, referring to individuals' personal beliefs as well as actions where personal empowerment can be observed, (2) the meso-level dimension, referring to beliefs as well as actions in relation to relevant others where relational empowerment can be observed, and finally (3) the macro-level dimension, referring to outcomes in the broader, societal context where societal empowerment can be observed. In the context of women's empowerment, capturing women's self-confidence would be located at the micro level, women feeling and acting confident in relation to their partner or social network would be a meso-level outcome, and women's situation in society would be located at the macro level.

Importantly, our aim is *not* to provide a full literature review, but an overview of different operationalizations of empowerment. We categorize different operationalizations into personal, relational, and societal empowerment to illustrate the importance of differentiating between these three dimensions. More precisely, we

³ The validity of some of the different measurement-techniques has been debated (e.g., self-report; Cook & Campbell, 1979). However, in the current paper we aim to offer an overview of the different measures used to operationalize dimensions of women's empowerment and will thus not engage in this debate.

selected studies assessing commonly used quantitative and qualitative measures of women's empowerment on the personal dimension, the relational dimension, and at a broader societal dimension (see Table 2.1 for an overview of the discussed measures).

Personal empowerment

Previous research has assessed the impact of access to microfinance services on different components of women's beliefs about their personal strength. Specifically, it has examined self-esteem (e.g., Basargekar, 2009; Kato & Kratzer, 2013; Stromquist, 1995), control beliefs (e.g., Hansen, 2015; Morgan & Coombes, 2013), self-confidence (Burra et al., 2005; Kim et al., 2007), and self-efficacy (e.g., Kato & Kratzer, 2013). We refer to these components as *personal empowerment* as they assess different psychological aspects about personal beliefs and actions. We have selected two different commonly used operationalizations, namely control beliefs (Hansen, 2015) and self-efficacy/self-esteem (Kato & Kratzer, 2013).

First, Hansen (2015) quantitatively examined the impact of a microfinance program (including skills training, saving activities, and micro loans) on psychological empowerment among women living below the poverty line in Sri Lanka. Women who had participated in the microfinance program for a period of 12-18 months were compared with a matched comparison group (no access to the program). To assess personal empowerment participants were asked to indicate their belief in their ability to control events affecting them with a self-report questionnaire (so called control beliefs, adopted from Rotter, 1966). Results indicated that women who had participated in the program reported higher levels of internal control beliefs compared to the comparison group.

Second, Kato and Kratzer (2013)⁴ quantitatively and qualitatively examined the impact of membership in microfinance institutions on women's empowerment in Tanzania. Women who were members of the microfinance institutions were compared with non-members. Personal empowerment was measured with a self-report questionnaire assessing self-esteem and self-efficacy. Results indicated that women who were members of the microfinance institutions reported higher levels of self-esteem and self-efficacy than the comparison group. This result was further supported by in-depth interviews with ten members of the institutions who reported that participation in the microfinance program made them feel stronger and more respected by their families and community.

Further research in this field showed that women reported higher levels of self-esteem (e.g., Basargekar, 2009; Kato & Kratzer, 2013; Stromquist, 1995), stronger internal control beliefs (e.g., Hansen, 2015; Morgan & Coombes, 2013), and increased self-confidence (Burra et al., 2005; Kim et al., 2007). Overall, research investigating the impact of microfinance services showed mostly positive impacts for personal empowerment with respect to individual choice.

Relational empowerment

Other research on women's empowerment has focused on women's position in relation to relevant others, such as their partner, family, or social networks. Specifically, previous research examined the relation between access to microfinance services and women's relationships with their partner by assessing women's bargaining power within the household; the extent to which they have a say over household spending (e.g., Banerjee et al., 2015; Datta, 2015; Duvendack et al., 2014; Garikipati

⁴ For this article we have focused on two measures reported in this article representing personal empowerment, namely self-esteem and self-efficacy.

et al., 2016a; Holvoet, 2005; Pitt et al., 2006; Upadhyay et al., 2014), their freedom of mobility to visit places such as grocery stores or relatives outside the village (Bali Swain & Wallentin, 2009; Datta, 2015; Pitt et al., 2006) but also (risk of) intimate partner violence (e.g., Ahmed, 2005; Goetz & Sen Gupta, 1996; Kabeer, 1998; Naved & Persson, 2005; Rahman, 1999). Previous research also examined the relation between access to microfinance services and women's membership in social groups (such as microfinance groups, school groups, religious groups, women's groups) by measuring the number of social networks they are members of (e.g., Hansen, 2015; Pitt et al., 2006; Sanyal, 2009), seeking, receiving, or providing help in times of crises (e.g., Sanyal, 2009), or inclination to participate in collective action (e.g., Datta, 2015; Kim et al., 2007; Sanyal, 2009). We refer to these components as *relational empowerment* as they assess different aspects of women's position in relation to others. Below we will illustrate three different studies, one investigating intra-household decision-making power (Banerjee et al., 2015), one investigating experiences of intimate partner violence (Rahman, 1999), and one investigating women's social capital (Sanyal, 2009).

First, Banerjee and colleagues (2015) conducted a large-scale randomized control trial to investigate the impact of a group lending microcredit program on women's intra-household decision-making power in India. Women who had received a micro loan through their participation in the microfinance program 15 to 18 months ago were compared with a control group (no access to the program). To assess relational empowerment participants were asked to indicate who takes decisions about spending money on twelve different expenditures (e.g., food, education, investment). These twelve indicators of women's decision-making power were combined with four social indicators (e.g., number of female infants; enrollment of teenage girls) as a proxy for women's empowerment. Results indicated that women who had participated in the

program did not show an increase in women's empowerment compared to the comparison group.

Second, Rahman (1999) set out to qualitatively examine the implications of a micro credit lending program in achieving equitable and sustainable development, including women's empowerment in the context of a Grameen Bank in Bangladesh (participants could apply for a micro loan). To assess relational empowerment a variety of ethnographic methods were used to assess women's experiences of intimate partner violence, and of violence by other members of the lending group and loan officers. Results indicated that the majority of female microfinance borrowers reported increased violence in the study village and increased violence and aggressive behavior (verbal aggression and physical assault) within the household because of their involvement with the bank.

Third, Sanyal (2009) conducted semi-structured in-depth interviews with female microfinance borrowers in India to examine the impact of microfinance services in promoting women's social capital and their capacity to influence social norms and practices (participants received loans). Female borrowers who were a member of one of 59 microfinance groups were selected from a stratified random sample to participate in the research. To assess relational empowerment participants were asked about their levels of agency and of social capital before and after their group membership to generate retrospective data about changes in their ability to engage in actions that they could not perform before (e.g., ability to interact with people outside the family and kinship ties, physical mobility, participation in council meetings, seeking, receiving, or providing help in times of crises). The average period of group membership was four years. Results indicate that women's membership in microfinance groups may improve

their agency with respect to interpersonal behavior and facilitate social group membership.

Together, these studies suggest that microfinance services have mixed results regarding relational empowerment. Other research also showed mixed results, ranging from no effects to positive and even negative effects. For example, women, who participated in a microfinance program, showed no increase in intra-household decision-making power (e.g., number of expenditure decisions made by women; Banerjee et al., 2015), whereas another study indicated an increase in intra-household decision-making power (e.g., Pitt et al., 2006). Furthermore, some research provided evidence that women who received access to microfinance services experienced a decrease (e.g., Copestake et al., 2001; Kabeer, 1998; Schuler et al., 1996) whereas other research reported an increase in (risk of) intimate partner violence (e.g., Ahmed, 2005; Goetz & Sen Gupta, 1996; Naved & Persson, 2005; Rahman, 1999). Finally, research examining women's engagement in social groups reported positive impacts such as larger social networks (e.g., Hansen, 2015; Pitt et al., 2006; Sanyal, 2009) and increased levels of seeking, receiving, or providing help in times of personal or domestic crises, as well as involvement in collective action (Sanyal, 2009). Overall, research investigating the impact of microfinance services showed mixed impacts for relational empowerment.

Societal empowerment

To the best of our knowledge, women's empowerment in the societal dimension has so far been assessed with indices that map gender gaps in human development across nations such as the Gender Development Index or specific components such as the percentage of parliamentary seats held by women. In the context of microfinance, macro-economic analyses provide insights in for example the

percentage of female microfinance borrowers (e.g., D'Espallier et al., 2013; Hermes et al., 2011), female clients with school aged children in school (e.g., Women's World Banking, 2013), female leadership in microfinance institutes (e.g., Strøm et al., 2010), female staff promotion and attrition (Women's World Banking, 2013), average loan balance for female borrowers, and financial literacy services offered to women (e.g., Women's World Banking, 2013). Important to note, these studies focus on industry level indices of empowerment and do not relate to the societal level. In other words, they do not assess the impact of access to microfinance services on women's empowerment in society but rather the impact of the mere presence of women in the context of microfinance services. We will illustrate this research with two different studies.

First, Hermes and colleagues (2011) examined the relationship between efficiency of microfinance institutions and outreach to the poor based on data from 435 microfinance institutes. Percentage of female microfinance borrowers was used as an indicator of outreach. On average across different loan types, 58% of the microfinance borrowers were female. The results indicate that there is a trade-off between outreach to women and efficiency of microfinance institutions. More precisely, the data suggests that microfinance institutes focusing more on female borrowers are less efficient with respect to financial performance by microfinance institutes. Second, D'Espallier and colleagues (2010) examined whether the percentage of female clients was related to repayment performance based on data from 350 microfinance institutions in 70 countries. The relationship between female clients and female gender bias in lending policies and indicators of repayment behavior (portfolio at risk, loan loss write-offs, and provisions) was examined. On average across different loan types, 73% of the microfinance borrowers were female. Results indicate that microfinance institutes with

higher proportions of female borrowers have lower portfolio at risk and lower write-off rates indicating better repayment performance.

To conclude, these reported macro-economic effects of women's empowerment offer insight in cross-country comparisons on gender performance of microfinance institutions and possible relations between gender performance and financial performance by the microfinance institutions. Previous research examining these relations shows mixed results. For example, the percentage of (poor) female microfinance borrowers was positively (e.g., Abdullah & Quayes, 2016; D'Espallier et al., 2010; Hulme & Mosley, 1996; Quayes, 2015), negatively (e.g., Cull et al., 2007; Hermes et al., 2011), or not (e.g., D'Espallier et al., 2013) related to increased financial performance by microfinance institutions. However, while the indicators used in this type of research (e.g., percentage female borrowers, percentage female staff) provide insight in the gender outreach and/or gender effectiveness of different microfinance institutions it does not highlight the position of the female microfinance borrowers themselves.

Thus, previous research in the field of microfinance has not yet operationalized women's empowerment on the societal level as we suggest in this article. Using the mere presence of women in microfinance institutions as an indicator of women's empowerment is too narrow (e.g., Geleta, 2013). The research mentioned above also illustrates the complexity and also potential problems in grouping diverse groups of women together to investigate the outcomes of women's empowerment. This approach may ultimately lead to a top-down way of discerning women's empowerment. To gain a deeper understanding of women's empowerment on the societal dimension, research should assess women's position in society in two ways. Indeed, research should both examine women's position by analyzing objective information about women's social

conditions (i.e., status) as well as, most importantly, examine women's position relative to men (i.e., situation; for a similar argument see Johnston, 1985). We refer to women's position at a broader societal dimension as *societal empowerment*. Thus, we suggest that future research should follow female microfinance borrowers over time to investigate how they achieve more opportunities and rights (e.g., voting; Beteta, 2006; Johnston, 1985; education; Dijkstra, 2002). Additionally, future research should investigate how women can use these gains effectively to improve women's interests at large. For example by striving towards improvements in women's position for future generations, such as more strongly supporting their daughters to successfully attend schooling (e.g., Kabeer, 1999; Banerjee et al., 2015), and follow different career trajectories.

Three-Dimensional Women's Empowerment Model

We offer a framework suggesting that women's empowerment can occur at three distinct but related dimensions: the personal, relational, and societal dimension. Based on our review of previous research we find different effects of access to microfinance for each of the three dimensions of women's empowerment. With the risk of oversimplifying this complex matter, we suggest that the review shows first, that access to microfinance services was associated with higher levels of *personal empowerment*, such as increased personal control beliefs (e.g., Hansen, 2015). Second, female microfinance borrowers showed higher levels of *relational empowerment* on the level of social group memberships, such as larger social networks (e.g., Pitt et al., 2006). However, on the level of intimate relationships we found mixed results, showing for example both increased as well as decreased decision-making power by female borrowers (e.g., Banerjee et al., 2015). Third, with respect to *societal empowerment*, a

positive signal is that the percentage of female borrowers receiving microfinance services is relatively high; but research provided mixed results about women's financial performance, showing positive as well as negative relations between outreach to female borrowers and financial performance by microfinance institutions (e.g., Hermes et al., 2011). Important to note, research so far has not tapped into our understanding of societal empowerment as women's situation relative to men in a broader societal dimension.

Our Three-Dimensional Women's Empowerment Model borrows the assumption from the ecological systems theory (Bronfenbrenner, 1994) that people do not exist in a social vacuum but encounter different environments throughout their life that may influence their behavior. The ecological system theory, focusing on the development of children, proposes that individuals directly influence their own experiences and vice versa within specific microsystems (e.g., family, school) and between different microsystems (mesosystems). People's development can also be influenced by settings that the individual is not directly part of (i.e., exosystem: e.g., schoolpolicy). Bronfenbrenner (1994) argues that these three lower-order systems combined, constitute consistencies fitting with relevant cultural ideologies. Next, this cultural macrosystem is influenced by time, such that the past influences the present. Our Three-Dimensional Model of Women's Empowerment broadly adheres to the same general structure and also underscores the importance of the interplay between individuals and their environment.

Additionally, our proposed three-dimensional model concurs with other research noting the importance of considering changes at the individual, the relational, and the communal level when examining processes related to social change for women (e.g., Grabe, 2012; Kabeer, 1999). Importantly, our model closely ties into the

empowerment process described by Rowlands (1997) in the context of social work and education. Rowlands stressed that women's empowerment occurs at three levels - the personal, close relationships, and collective - and that these three levels have to be taken into account simultaneously when trying to investigate empowerment. We agree with Rowlands' claim and propose that full women's empowerment entails all three dimensions of empowerment. However, different from Rowlands we suggest that it is possible to promote and examine empowerment at each dimensions of empowerment independently, depending on one's research focus and the context in which it is embedded. In fact, we stress that women's empowerment effects on multiple dimensions need to be differentiated and not combined. While it is common practice in program evaluations to use women's empowerment indices that aggregate result from several indicators across key areas (e.g., Women's empowerment in Agriculture Index, Alkire et al., 2013), we fear that these aggregates don't do justice to the different dimensions at which empowerment can be observed.

Most importantly, we stress that one should *clearly specify on which dimension of empowerment an intervention focuses* to offer more systematic insights in women's empowerment across studies. If research would only focus on the personal dimension of women's empowerment (e.g., self-esteem, personal control beliefs) and use these insights to directly conclude that access to microfinance services strengthens women's empowerment within her social environment, this could provide a skewed insight and may have undesired policy implications. More specifically, when operationalizing women's empowerment in terms of women's personal control beliefs it is possible that women feel personally more in control ('I know what I am doing'), but not in relation to their partner ('My partner gets aggressive if I try to have a say in important decision-making'). In fact, previous research suggests that women's

increased autonomy resulting from her participation in microfinance services can destabilize the relationship between the female microfinance borrower and her husband and thereby increase the risk of intimate partner violence (e.g., Goetz & Sen Gupta, 1996). This may explain the mixed results presented at different dimensions of women's empowerment (i.e., personal and relational) and illustrates the importance of carefully and explicitly choosing different aspects of women's empowerment and defining at which dimension(s) an intervention may have impacts. In the following, we discuss two aspects that influence the development of women's empowerment, namely time and culture.

The role of time in women's empowerment

Women's empowerment is seen as a process rather than a fixed outcome (e.g., Bandura, 1986; Kabeer, 1999; Malhotra et al., 2002; Maton, 2008) and described as the development from being un-empowered to becoming empowered (e.g., Bali Swain & Wallentin, 2012; Kabeer, 1999). As such, already the definition of women's empowerment underscores the importance of time in understanding its development. However, we know surprisingly little on how women's empowerment may develop over time. The proposed Three-Dimensional Women's Empowerment Model may deepen our understanding of the development of women's empowerment by disentangling the different dimensions where empowerment can be observed. However, we can only speculate about the order in which the three dimensions might develop. Moreover, we stress that the relation between access to interventions and the development of women's empowerment on the personal, relational, and societal dimension may be time-dependent.

First, if we consider the example of training offered in the context of microfinance services and thus the bottom-up development of women's empowerment,

we may expect personal empowerment to develop within a relatively short time-span. Training in itself may increase people's self-efficacy and control beliefs, because people can experience their ability to perform certain tasks and increase their beliefs in their capabilities through training (Bandura, 1997). Yet, changing relational dynamics may take more time (e.g., Inglehart & Norris, 2003). Empowerment on this dimension is dependent upon other actors and may require more structural transformations (e.g., Dixon, Levine, Reicher, & Durrheim, 2012). Therefore, we suggest to only consider any impact of interventions on relational empowerment over a longer time-span of at least a few years. Lastly, societal empowerment is not likely to be instigated by any single intervention as it is highly related to cultural norms and traditions. Nonetheless, we suggest that societal empowerment could possibly develop over time, though it may be that this dimension of empowerment can only be observed after years (e.g., the new generation), which makes it complex to draw any conclusions about directionality or even causality. Thus, we expect that time may determine whether or not any result can be expected and observed on each of the three dimensions of women's empowerment. Also other research argued that the time path of a program should be considered in the timing of evaluations (e.g., Bonilla et al., 2017; King & Behrman, 2009). To better understand whether effects take time to materialize or whether effects that emerge quickly persist one should measure outcomes longitudinally (McKenzie & Woodruff, 2014).

Second, we propose that the three dimensions are related but that the directionality of the model is not fixed. Even though some sequences may be more probable than other, we stress that women's empowerment can be instigated at any of the three dimensions or at multiple dimensions simultaneously. In the context of microfinance services, we suggest that women's empowerment may be a bottom-up

process instigated on the personal dimension (i.e., through increased personal agency by contributing to the household income), which may then instigate the experience of empowerment on the relational and/or societal dimension. In line with this suggestion, previous psychological research conducted in the context of microfinance services stressed that women should first become aware of the options that they are individually capable of taking – i.e., their personal capacity - before they can proceed to actually influence aspects that are important to them in their daily life (Hansen, 2015). Similarly, political scientists examining the cross-cultural development of gender equity argue that women must experience personal change before relational power distributions can change (Inglehart & Norris, 2003).

In the context of microfinance services, women's empowerment may thus be seen as a process typically starting with personal empowerment and resulting in empowerment at all three dimensions, with societal empowerment as the final aspect to develop (for a similar argument see Kabeer, 2005). We recognize that this proposed sequence between personal and relational dimensions is based upon an understanding of individuals as independent agents of choice. However, women's empowerment might also be instigated on the relational dimension (i.e., small collectives; Stromquist, 1995). Nonetheless we expect societal empowerment to develop last because societal power is deeply rooted in social systems and values. It is therefore unlikely that any single intervention will completely alter power and gender relations (e.g., Cheston & Kuhn, 2001). Other authors similarly argue that gender inequity within societies may ensure that increased intra-household decision-making power (relational empowerment) will not result in structural societal changes (e.g., Guérin et al., 2015; Johnson, 2005). However, the changes instigated on the personal and relational dimension through access to microfinance services might over time also contribute to

women's empowerment on the societal dimension. Empowerment on the societal dimension may then best be compared with gradual social change where cultural characteristics such as norms and values change (Pinquart & Silbereisen, 2004; de la Sablonnière, 2017), which can bring about both cultural gains (i.e., more gender equity) and losses (i.e., less social belonging; Greenfield, 2016).

Importantly, such bottom-up development of women's empowerment is not the only option. One example for a top-down approach to stimulate women's empowerment starting on the societal dimension is setting gender quotas (e.g., percentage of leadership positions reserved for women). Such an approach in politics aims to increase women's presence in legislature and to improve gender-related policy outcomes such as inheritance rights (e.g., Htun & Jones, 2002). This example illustrates one other possible direction in the process of women's empowerment in which an intervention is implemented at the societal level and should result in empowerment in the other two dimensions.

In sum, we suggest that time is crucial in predicting empowerment effects. First, the model suggests that the time lag between an intervention and its evaluation may influence when empowerment effects on the different dimensions are likely to be found. Second, the model suggests that the three dimensions are related but that the sequence in which they can be observed depends on the implemented type of intervention.

The role of culture in women's empowerment

In the current article we discussed studies conducted in a variety of different cultural contexts, such as Sri Lanka, Bangladesh, and Tanzania. Obviously, there are important differences between these cultures. Culture can be defined as the dynamic patterns of ideas, practices, institutions, products, and artefacts that are shared by

certain groups of people (Markus & Kitayama, 2010). While individual differences between people from the same cultural background are omnipresent, people within the same culture tend to hold similar values, beliefs, and practices (e.g., Smith et al., 2013). Across cultures, people may thus for example differ in how they construe their self-concept (independent or interdependent; Markus & Kitayama, 1991), to what extent they tolerate deviant behaviour, and how strongly they adhere to social norms (tight or loose cultures; Gelfand et al., 2011). It may be crucial to consider these social norms in understanding and stimulating social change (Tankard & Paluck, 2016).

As highlighted in previous research, gender relations vary both geographically and over time and therefore should always be investigated in specific contexts and pertain to realities of women's lives rather than being based on a generalized assumption that they are oppressed (Haase, 2011; Kurtiş & Adams, 2015; Mosedale, 2005). Indeed, due to the diversity in interventions and cultural differences, access to microfinance cannot be expected to have one single consistent impact story (Garikipati et al., 2016b). Instead, previous research underscores the importance of considering factors such as cultural norms and attitudes in the development of women's empowerment (e.g., Armendáriz & Morduch, 2010; Johnston, 1985; Mayoux, 1999; Sardenberg, 2010). In fact, it has been stressed that empowerment develops through the interaction between the individual and the cultural context (e.g., Narayan, 2005) and that failure to consider socio-political and cultural structures can reinforce existing power imbalances (e.g., Dutt et al., 2016). Below we discuss how culture influences the meaning of women's empowerment.

First, previous research suggests that often-used indicators of women's empowerment reflect an understanding of women's empowerment based on culturally specific practices (e.g., female seclusion in South Asia) that may not apply to other

cultures (e.g., Duvendack & Palmer-Jones, 2016; Heckert & Fabric, 2013). In line with this assumption, qualitative research conducted in Guatemala concluded that local women from five communities in Chimaltenango and Quetzaltenango did not feel empowered by having sole autonomy and decision-making power within the household but rather sought the involvement of their husbands (Carter, 2002). A similar conclusion was drawn based on narratives of Bangladeshi and Afghan women who chose quite different pathways of change, shaped by culturally unique norms, values and institutions, in seeking a greater degree of agency in their own lives (Kabeer, 2012). While for the interviewed Afghan women awareness of different realities experienced through migration and different regimes influenced personal empowerment, for the interviewed Bangladeshi women personal empowerment translated into greater awareness of rights and willingness to fight for them on a societal level. Moreover, how people experience each of the three dimensions of empowerment may differ based on diverse understandings of self and society across cultures. In cultural contexts where the social world is perceived as a dense network of connections, characterized by obligations for care and support (Kurtiş et al., 2016), women's experience of personal empowerment may be more relational than in cultural contexts where the social world is perceived as more independent. For example, research examining the impact of women's business ownership on women's empowerment among Maasai women in Tanzania showed that cooperative business ownership was more strongly related to women's empowerment than individual business ownership (Dutt et al., 2016). The authors suggest that the cooperative business ownership was more successful because it adhered to local cultural norms of social relations by emphasizing the community rather than the individual (Dutt et al., 2016; Kurtiş et al., 2016).

Indeed, psychological scholars highlight the necessity to draw upon local understandings to resonate with local realities and better serve local communities (Adams, Dobles, Gómez, Kurtiş, & Molina, 2015). Since women in local communities are best aware of what women's empowerment means to them, it may thus be crucial to allow them to set their own agenda in matters related to enhancing their own sense of empowerment (Kurtiş et al., 2016; Stromquist, 1995). Hence, members of local communities should be involved to facilitate culturally relevant social change without marginalizing women's voices (Dutt et al., 2016). While the potential lack of generalizability and tendency to overlook problematic indigenous practices may need to be considered (Adams et al., 2015), this strategy allows us to not only offer culturally adapted interventions but also reconsider often-used concepts (e.g., Comaroff & Comaroff, 2012). As argued in previous research, access to microfinance services may only empower women if cultural norms and expectations are taken into account (e.g., Geleta, 2013). In line with this theorizing, we expect that cultures influence how women's empowerment is defined, which aspects are important, and which components reflect women's empowerment on each of the three dimensions. Accordingly, we expect that one intervention can have diverse impacts on each of the three dimensions of women's empowerment in different cultural contexts. For example, an intervention through which women gain more economic independence might only increase women's likelihood of leaving their partner in societies where divorced women are not seen as social outcasts.

Second, women's empowerment is seen as a process wherein women challenge existing norms and culture of the society in which they live (Bali Swain & Wallentin, 2009). Accordingly, it is crucial to be aware of the cultural context and the position of women in it. Previous research highlighted that culturally defined norms and practices

should be considered for a transition away from classic patriarchy to develop (Kandiyoti, 1988). Some form of patriarchy is prevalent across almost all cultures (e.g., Stockard & Johnson, 1992). However, psychological research indicated that cultures differ in the extent to which they value gender equity (e.g., Hofstede, Hofstede, & Minkov, 2010) and the extent to which certain gender roles are subscribed to (e.g., McCrae et al., 2005). Importantly, these gendered norms and beliefs may mediate the relation between structural equity and female suppression (Archer, 2006). Indeed, previous research reported a link between adhering to patriarchal values and sexual violence against women (e.g., Yodanis, 2004). In countries where women held a weaker position in society men more frequently showed physical aggression towards women relative to the frequency with which women showed physical aggression towards men (Archer, 2006).

In sum, the prevalence of gender inequity may obstruct possible structural societal changes resulting from access to microfinance services (e.g., Guérin et al., 2015). Empirical evidence supports this assumption. Indeed previous research analyzing the impact of fifteen different programs in Africa reports that women's empowerment depends on inflexible, household- and region-specific, social norms, and traditions (Mayoux, 1999). Similar conclusions were drawn based on a five-country study in Asia, which indicated that gender norms strongly influence the extent to which women experience empowerment (Oppenheim Mason & Smith, 2003). Thus, we propose that it is important to understand the cultural context and the position of women in society to understand the development of women's empowerment.

To conclude, we suggest that cultures may differ with respect to which components of empowerment are appropriate indicators of empowerment. Moreover, we suggest that the cultural context should be considered to properly understand the

development of women's empowerment. Accordingly, when developing interventions, cultural norms should be identified and described when presenting impacts, thereby facilitating comparison between studies. To investigate at what time access to an intervention impacts women's empowerment at each of the three different dimensions across cultures, we encourage future longitudinal and cross-cultural research to examine the development of women's empowerment on the personal, relational, and societal dimension.

Implications and future perspectives:

Towards a better understanding of women's empowerment

In this paper we aimed to increase our understanding of women's empowerment and how it should be studied in future research. We can derive four main conclusions based on our work: First, women's empowerment might best be conceptualized as a multifaceted process, which involves individual as well as collective awareness, beliefs, and behavior embedded in the social structure of specific cultural contexts. Second, based on the research reported above examining the impact of access to microfinance services on the development of women's empowerment, we concur with conclusions by previous research (e.g., Duvendack et al., 2014; Vaessen et al., 2015) that inconclusive results exist on the relation between microfinance and women's empowerment. Previous research has suggested that existing misconceptions over the potential gender effects of microfinance stem from a simplistic vision of the complex process that is empowerment (e.g., Garikipati et al., 2016b). This is in line with our third conclusion: the impact of access to microfinance services on the development of women's empowerment is hard to assess, because it is difficult to properly compare results across studies. However, if we differentiate between the three dimensions of

empowerment specified in the Three-Dimensional Model of Women's Empowerment such comparisons may be improved and more consistent patterns of findings may emerge. Fourth, two crucial moderators of women's empowerment, time and culture, should be considered to increase our understanding of women's empowerment and its development.

The majority of the work discussed in this paper operationalized empowerment based on an understanding of women as individual agents of change. However, including empowerment measures acknowledging the importance of vicarious others in women's experiences of empowerment - focusing on the beliefs others in ones network hold about an individual versus own beliefs - may enrich our understanding of women's empowerment. Thus, concurring with the decolonial feminist perspective (e.g., Kurtiş & Adams, 2015) we suggest that future research should be sensitive to cultural contexts, and gain insights from the experience of women in majority-world spaces. We invite future research to develop measures to assess women's empowerment based on local operationalizations and different perspectives. Moreover, we propose that by focusing on three dimensions of empowerment, our model offers one way to consider the relativity of context and culture in women's empowerment. By considering not only on individual dimensions of empowerment but also on relational and societal empowerment we provide a first suggestion towards an understanding of women's empowerment that also applies to cultural worlds of embedded interdependence (see Markus, Mullaly, & Kitayama, 1997).

Importantly, we have focused on the measurement of women's empowerment in the context of microfinance services. As such, the proposed model is most strongly substantiated in this specific context. Nonetheless, we propose that the suggested

differentiation between three different dimensions may also apply to different interventions, which aim to strengthen the position of women. Additionally, in accordance with previous work (e.g., Kurtiş & Adams, 2015) we propose that the need for empowerment exists across the globe and is not unique to majority-world spaces. While most of the cited research was conducted in these societies we suggest that the different dimensions of empowerment are similarly applicable to women in WEIRD (Henrich, Heine, & Norenzayan, 2010) settings. Additionally, just as women's empowerment can be analysed on personal, relational, and societal dimensions, this should similarly apply to other forms of empowerment for different marginalized groups. For example, we propose that this framework could also be used to understand the impact of diversity and inclusion-programs in industry-settings (e.g., International Labour Office, 2014). We invite future research to use this general framework in different contexts and among different target groups.

We derive two main implications from our work. First, we suggest that future research should differentiate between the three dimensions of women's empowerment specified in the Three-Dimensional Model of Women's Empowerment, thereby increasing our understanding of women's empowerment and its development and facilitating comparison of results between studies and cultures. We hope that our model encourages future research to focus more on the development of women's empowerment over time. As a result, stronger theories may develop regarding how and why certain components on each dimension of empowerment could be impacted by different interventions. Second, but related, we suggest that program designers should specify how an intervention should stimulate which dimension(s) of women's empowerment. When developing a theory of change (White, 2009), detailing how and why activities will bring about anticipated changes in the short- and in the long-term,

program designers should consider the three dimensions of women's empowerment. Moreover, researchers and program designers should consider after what time they would expect specific impacts on each of the three dimensions of women's empowerment in specific cultural contexts. We propose that the choice of intervention and of cultural context has consequences for the to be expected pathway through which women's empowerment may develop and be observed.

Conclusion

Empowering women is also seen as one of the central issues in the process of sustainable development for many nations worldwide (e.g., Gates, 2015; OECD, 2012; Sen, 1999; UNECE, 2012). Around the globe, governments and different organizations strive to increase women's empowerment by implementing different interventions such as offering access to microfinance services to promote sustainable development and human rights.

The Three-Dimensional Model of Women's Empowerment integrates different literatures studying the impact of offering microfinance services on women's empowerment. The core premise of the model is to differentiate between three different dimensions of women's empowerment, namely (1) personal empowerment, referring to individual's personal beliefs as well as actions, (2) relational empowerment, referring to beliefs as well as actions in relation to relevant others, and (3) societal empowerment, referring to the situation of women in the broader societal context to understand how women's empowerment may develop. Furthermore, unraveling two important moderators of empowerment, namely time and culture, the model allows a more dynamic understanding of why some women may feel more empowered than others, why some women may express higher levels of personal but not relational

empowerment, and why one specific microfinance intervention may show positive impacts on women's empowerment in one but not another nation. Integrating all three dimensions of women's empowerment into one research model provides new theoretical insights into how women's empowerment may develop through access to microfinance services and offers clear practical implications for involved stakeholders in the field.

Table 2.1

Overview of reported operationalisations of women's empowerment discussed in this article

Dimension	Construct	Measures	Reference
Personal	Locus of control	A scale ranging from 0 (no control) to 3 (a strong personal control belief) was constructed by the sum of three items (adapted from Rotter, 1966). For each item participants were asked to choose between two options the one that best reflected their own belief. One option represented having control over life outcomes (e.g., <i>'what happens to me is my own doing'</i>) and one option representing having no control (e.g., <i>'sometimes I feel that I don't have enough control over the direction my life is taking'</i>).	Hansen, 2015; Morgan & Coombes, 2013
	Self confidence	A scale was constructed based on a positive response to at least one of two questions. Specifically, participants were asked to indicate their confidence on a scale ranging from 1 (not at all) to 5 (very much). <i>How confident are you that you could raise your opinion in public? And, neighbors often share similar problems—how confident do you feel about offering advice to your neighbor?</i>	Kim et al., 2007; Burra et al., 2005
	Self-esteem	Self-esteem was assessed as one of the seven indicators of self-empowerment. Participants were asked to indicate on a scale from 1 (worse than before) to 5 (very good impact) the change they'd experienced since becoming a member of the MFI. <i>Self-esteem.</i>	Basargekar, 2009; Kato & Kratzer, 2013; Stromquist, 1995
	Self-efficacy	A scale ranging from 0 (no self-efficacy) to 3 (strong self-efficacy) was constructed by the sum of three scores. For each item participants were asked to indicate how many of the suggested actions they are comfortable doing. <i>Who do you interact freely with (tick as appropriate) a) with own family members b) with husband's family c) with neighbours d) with personal friends outside family circle e) with local community leaders f) people in marketplace. At least four ticks = 1, otherwise = 0.</i>	Kato & Kratzer, 2013
Relational	Domestic violence	Data on violence was collected through structured interviews. Information on both physical violence (e.g., <i>slapping, beating, kicking, etc.</i>) and emotionally-abusive behavior (e.g., <i>not allowing the woman to visit her natal home</i>) was collected. Participants were asked to indicate whether any of the mentioned incidents had happened between herself and her husband in the preceding four months.	e.g., Ahmed, 2005; Goetz & Sen Gupta, 1996; Naved & Persson, 2005; Rahman, 1999; Schuler et al., 1996; Swain & Wallentin, 2009
	Bargaining power	Bargaining power was assessed with twelve items assessing whether women were the primary decision-makers on twelve different expenditures or not. A distinction was made between total decisions (e.g., <i>food</i>), decisions on non-food expenditures (e.g., <i>home purchase and repair</i>), and decisions on loans (e.g., <i>investment</i>).	e.g., Banerjee et al., 2015; Datta, 2015; Duwendack et al., 2014

Freedom of mobility	Participants were asked how they go to banks, markets, health centers, or places outside the village (except for their parents' place). Participants were asked to choose one of the four answer options: does not go (= 0), goes with husband or son (= 1), goes with women (= 2), or goes alone (= 3).	Bali Swain & Wallentin, 2009; Datta, 2015; Pitt et al., 2006
Social network size	Participants were asked to indicate their social networks size by naming groups that they are an active member of (e.g., <i>MFIs: funeral associations; religious groups</i>).	Hansen, 2015 ; Pitt et al., 2006; Sanyal, 2009
Social capital	Data on social capital was collected through semi-structured interviews. Participants were asked to reflect on any changes – before and after group membership – in four domains, such as <i>seeking and receiving help from others in times of personal and domestic crises</i> .	Sanyal, 2009
Collective action involvement	Collective action involvement was assessed with four items assessing whether women engage in problem solving at the community level. Participants were asked to indicate whether they would act if she faces certain problems (e.g., <i>some women being beaten up, problems with the elected chief</i>). Next, they were asked whether they would act by themselves, with other women, or not.	e.g., Datta, 2015 ; Kim et al., 2007; Sanyal, 2009
Societal		e.g., D'Espallier et al., 2013; Hermes et al., 2011
Percentage of female microfinance borrowers	Data for 435 microfinance institutions was obtained from MixMarket. The percentage of female borrowers was calculated based on the total loan portfolios of the microfinance institutions.	Women's World Banking, 2013
Percentage of female borrowers with school-aged children in school	The percentage of female borrowers with school-aged children in school was calculated by dividing the number of female borrowers with school-aged children who state that all children are in school by the total number of female borrowers with school-aged children.	Strøm et al., 2010
Percentage female leadership in MFIs	Data for 329 microfinance institutions was obtained from MixMarket. The percentage of female leadership in microfinance institutions was based on three categories for female leadership: <i>CEO, chair, and director</i> .	Women's World Banking, 2013
Percentage female staff promotion and attrition	The percentage female staff promotion and attrition was calculated by dividing the number of women voluntarily leaving the institution or the number of women promoted by the total number of women.	Women's World Banking, 2013
Average loan balance for female borrowers	The average loan balance for female borrowers was calculated by dividing female borrowers' gross loan portfolio by the total number of female borrowers.	Women's World Banking, 2013

Note. In the table above we report the dimension of women's empowerment in the first column, in the second column we report the constructs used, in the third column we report one measure assessing this construct taken from the reference in bold, we added additional references in the fourth column.

Chapter

3

Understanding women's empowerment: The impact of relationships on household decision-making

Note: This chapter is based on Huis, M.A., Hansen, N., Otten, S., & Lensink, R. (2018). Understanding women's empowerment: The impact of marital relationships on household decision-making.
Manuscript submitted for publication.

Abstract

To date, research mainly studied women's empowerment assessing personal (e.g., self-esteem) or collective (e.g., action) empowerment indicators. However, women are embedded in social relationships that are likely to also influence their empowerment. Especially marital relationships may be defining relationships. We examined how personal empowerment and marital relationship quality are related to household decision-making. We tested these links among female microfinance borrowers ($N=1509$) in Vietnam, a traditional collectivistic culture undergoing economic development. Both women's personal empowerment and marital relationship quality were related to women's household decision-making on small expenditures. However, for larger expenditures, traditionally a domain outside women's power, only marital relationship quality was predictive. We discuss the importance of considering women's marital relationship when studying signs of empowerment.

Around the world, women typically have less access to power than men (e.g., Brown, 1991). For example, women still earn less – 80 cents for every dollar men were paid in the United States in 2015 (Proctor, Semega, & Kollar, 2016), and they hold only 24% of all senior leadership positions globally (Grant Thornton, 2016). 35% of all women worldwide have experienced physical and often sexual violence at some point in their lives (World Health Organization, 2013). Together, these figures illustrate that gender inequity⁵ can still be observed in several aspects of daily life (UNDP, 2016). Consequently, empowering women is recognized as an important development goal of the United Nations (e.g., UN Women, 2016).

To date, women's empowerment has mainly been studied with personal indicators such as personal change beliefs (e.g., Alvarez, van Leeuwen, Montenegro-Montenegro, & van Vugt, 2018) or with collective indicators such as engaging in collective action (e.g., Kim et al., 2007). However, people are embedded in social relationships (e.g., Fiske, 1992). Thus, we suggest that it is crucial to consider women's social relationships to understand women's empowerment. In this research we focussed on women's relationship with their husbands to understand their level of empowerment.

Defining women's empowerment

Women's empowerment is defined as the process through which women acquire and use resources in an agentic manner to reach certain achievements (e.g., Kabeer, 1999; Zimmerman, 1995). In general, empowerment enables people to act on and improve issues that are important for their individual lives, their communities, and their society (e.g., Bandura, 1986; Cattaneo & Chapman, 2010). Previous research

⁵ We use the term gender equity, which means that men and women are socially equivalent and focusses more on social justice, whereas gender equality means that women and men should be virtually interchangeable and focusses more on equal outcomes (e.g., Lorber, 2000).

highlights that both individual and collective agency are crucial in the development of women's empowerment. To achieve social change towards gender equity, engagement in collective action and advancements in for example female political representation are needed to advance women's position at large (e.g., Fischer, Becker, Kito, & Nayir, 2017; Stromquist, 2015).

Women's empowerment is a multifaceted concept, which has been assessed with various measures (for an overview see Huis, Hansen, Otten, & Lensink, 2017) such as self-esteem (Kato & Kratzer, 2013), internal control beliefs (Hansen, 2015), or household decision-making (Duvendack, Palmer-Jones, & Vaessen, 2014). However, the cultural context influences how women experience and express signs of empowerment (e.g., Huis et al., 2017; Kurtiş & Adams, 2015), and shapes functioning within intimate relationships (e.g., Hammond & Overall, 2017). Furthermore, social relationships are imperative for human beings worldwide and define who we are (e.g., van Zomeren, 2016). Women are embedded in different relations such as their partnership, family, or community, which influence their behaviour (Bronfenbrenner, 1994). Social relationships contribute to people's feeling of empowerment (e.g., Ozer & Bandura, 1990; Stromquist, 1995; 2015). Women's marital relationship is the most defining social relationship in which women are embedded and which impacts on women's empowerment (e.g., Belcher, Peckuonis, & Deforge, 2011).

Generally, the relation between women and men is defined by an unequal distribution of power (Pratto & Walker, 2004). According to the gendered power model four forms of power constitute the relation between women and men. More precisely, men hold more power than women in terms of strength (e.g., physical and emotional), access to resources (e.g., financial resource control), social obligations (e.g., distribution of household responsibilities), and gender ideology (e.g., culturally shared

beliefs legitimizing power asymmetries). Women may face different expressions of male domination within their marital relationship, for example through intimate partner violence or time-consuming household work constraining women's ability to develop feelings of empowerment (Pratto, Lee, Tan, & Pitpitan, 2011; Stromquist, 2015).

The current research investigated how women's personal empowerment, assessed with self-esteem, is related to financial household decision-making by considering the impact of women's marital relationship quality, assessed with the absence of intimate partner violence.

Household decision-making

A good context to observe gendered power relations within the marital relationship is the division of financial decision-making (Pratto & Walker, 2004). In the field of development economics, decision-making about financial expenditures within the household is a commonly used indicator for women's empowerment (Duvendack et al., 2014).

Within the cultural context of the current study, South Asia, decisions about small household expenditures, such as food, are traditionally made by women (e.g., Johnson, 2016). In contrast, decisions about larger expenditures, such as buying and selling of land and property, are traditionally made by men (e.g., Kabeer, 1999). Previous research suggests that decisions that are conventionally outside of women's financial decision-making power may be most indicative of greater empowerment (e.g., Dutt, Grabe, & Castro, 2016; Johnson, 2016). To illustrate this, imagine Mrs. Pham Thi Công, a Vietnamese dressmaker who received a micro-loan to support her business. If you would see her buying a kilo of cabbage at the local market, would you say that she is empowered in relation to her spouse? Probably not. But would you change your opinion if you saw Mrs. Công buy a new TV at the local shop?

Small expenditures. Previous research argues that women's empowerment begins with changes in women's personal consciousness (Kabeer 2012; Hansen, 2015). Women must first learn to no longer perceive themselves as weak and inferior before any power relations can be challenged (e.g., Cornwall, 2016). Moreover, social psychological research shows that peoples' trust in their own abilities is an important factor determining behaviour required to achieve desired outcomes (e.g., Bandura, 1997; Heatherton & Wyland, 2003). As argued above, relational quality should have only a weak – if any – impact on women's say on small expenditures in the daily domain. We expect that women's level of personal empowerment should be positively related to their small expenditure decision-making. Thus, we expected *that women's personal empowerment, more than relational quality, should be positively related to women's decision-making about small expenditures (Hypothesis 1)*.

Larger expenditures. In general, but perhaps especially in societies where personhood is deeply embedded in family and kinship relationships, these relationships are very important (e.g., Joseph, 1994). To better understand the process of women's empowerment it may thus be essential to consider aspects related to women's relationships with significant others (e.g., Kabeer, 2012). More specifically, strong relationships, characterized by mutual trust and the absence of partner violence, may be needed for women to learn to exercise power in their social life (Christens, 2012; Dworski-Rigs & Langhout, 2010). Indeed, previous research underscores the importance of relationship systems in understanding human development (Reis, Collins, & Berscheid, 2000). Moreover, men's controlling behavior over their wives may be one of the most apparent barriers to achieve social change for women (Dutt et al., 2016; Kabeer, 2001). Thus, we expect *that women's relational quality, more than*

personal empowerment, should be positively related to women's decision-making about larger expenditures (Hypothesis 2).

Current research

The current research was conducted in Northern Vietnam among women who were granted a microloan. We selected this sample for three reasons. First, Vietnam is a collectivistic society (Hofstede, n.d.) in which traditional gender roles such as women as the primary caregivers are still very strong (e.g., Duvvury, Carney, & Nguyen, 2012), and where women are perceived as inferior to men according to Confucian-based traditional values and beliefs (e.g., Walker, & Truong, 2016).

Second, the country is categorized as a lower-middle-income economy and is currently undergoing rapid economic development (World Bank, 2014). Offering access to microfinance services is one approach to stimulate the economic development of the nation (e.g., Li, Gan, & Hu, 2010). We conducted this research with women who received a small loan for their income generating activity. These small and medium-sized businesses are important drivers for economic development (Edmiston, 2007).

Third, 27% of the women in Vietnam have experienced physical, sexual, and/or emotional violence, in the past 12 months (Government of Vietnam, 2010). Moreover, 58% of the women reported having experienced at least one of these three types of violence in their lifetime. Specifically, 32% of the women reported having experienced physical violence, 10% sexual violence, and 54% emotional abuse by their partner in their lifetime. Thus, intimate partner violence is a substantial problem for many Vietnamese women.

In sum, this sample provides a unique chance to test the importance of considering women's marital relationship and personal empowerment for household

decision-making by female microcredit borrowers in a traditional, collectivistic society.

Method

Sample

We interviewed 1,509 female members of the largest microfinance institution in Northern Vietnam, the Tao Yeu May fund (TYM)⁶. The female borrowers in our sample were members of 87 different lending centers in Vinh Phúc and Hà Nội. The microfinance institute started operating in 1992 and has granted 98,623 loans to female borrowers. Women can receive small loans (\$43 to \$1,000) to develop their income generating activity (TYM, 2017). The women in this study had been a member of the microfinance institution for on average 8 years ($SD = 3.90$, range = 0 - 23 years) and were granted a microloan⁷. 70% of the women managed a farming activity, such as growing rice or flower cultivation and 30% ran a small business, such as a retail shop, or worked in manufacturing, such as dress making. All participants were married; the average age was 44.72 years ($SD = 9.99$, range: 20-73). The majority of the women completed secondary school or higher (79.10%) and lived with on average 5 persons in their household, including themselves ($M = 4.81$; $SD = 1.49$, range: 1-14).

Procedure

Native enumerators were intensively trained and conducted one-to-one interviews in Vietnamese⁸. The participants were first asked questions about demographical information, then their economic situation, self-esteem, time

⁶ Ethical approval was obtained from the Ethical Committee Psychology of the University of Groningen, the Netherlands.

⁷ Some female borrowers were granted the microloan but only received it after this data was collected.

⁸ The present sample is part of a large impact evaluation of a microfinance program (see Vu, Van Velzen, Lensink, & Bulte, 2015).

preferences, decision-making power, business practices and knowledge, intimate partner violence, and lending center characteristics. In this study we focus on self-esteem, decision-making power, and intimate partner violence. On average the interviews lasted one hour (ranging from 45 to 90 minutes).

Measures

Self esteem. We assessed self-esteem as an indicator of women's personal empowerment with ten items (Rosenberg, 1965). The scale consisted of six positively (e.g., On the whole, I am satisfied with myself)⁹ and four negatively framed items (e.g., I feel I do not have much to be proud of), which were recoded. Women were asked to indicate to what extent they agreed or disagreed with each statement on a 5-point scale ranging from strongly disagree (1) to strongly agree (5). The ten items showed an acceptable reliability of $\alpha = .67$ (see Schmitt & Allik, 2005 for similar levels of reliability in collectivistic societies)¹⁰.

Marital relationship quality. We assessed the quality of marital relationships with a measure of intimate partner violence. Intimate partner violence includes various types of abuse inflicted by an intimate romantic partner (e.g., McCloskey, 2007). Based on previous research (Government of Vietnam, 2010) we expected intimate partner violence to be a frequent phenomenon and hence a valuable indirect measure of marital relationship quality in this cultural context. Previous research suggests that in more collectivistic societies the experience of intimacy and love is more likely to be diffused across a network of family relationships rather than focused within marital relationships (e.g., Dion & Dion, 1993). Thus, rather than asking women to subjectively

⁹ One negatively framed item was not correctly translated and was not recoded in the final analyses.

¹⁰ We report our findings based on the full ten-item self-esteem scale ($\alpha = .67$). These findings are very similar to the results observed when only including the six positively phrased items ($\alpha = .89$).

assess the quality of their marital relationship we asked them to recall behaviors. We included a broad measure of intimate partner violence encompassing different types of acts such as “Verbal aggression” and “Insisted on knowing where you are at all times”. Women were asked to indicate how often, in the previous six months, their spouse engaged in seven types of intimate partner violence on a five-point scale, ranging from 0 (never) to 4 (very often; see Table 3.1 for the items adapted from Straus, 1979; World Health Organization, 2005). For ease of understanding we next recoded this scale such that a high score reflects high relationship quality and a low score reflects low relationship quality. We conducted a factor analysis and constructed a scale based on the factor-loadings of the seven items ($\alpha = .77$).¹¹

Table 3.1

*Items measuring intimate partner violence**

Intimate partner violence
Verbal aggression
Physical assault (pushed, slapped, beat or hit with a fist)
Threatened and used with an object like sticks, knife, etc.
Kept you from seeing your family members or friends
Insisted on knowing where you are at all times
Wanted you to ask permission before doing anything
Insulted or humiliated you in front of other people

* Items adapted from Straus, 1979; World Health Organization (WHO), 2005.

Household decision-making. We used eleven items to assess who makes financial decisions within the household (items adapted from the Household Decision-making index; Mizan, 1993). Each item presented different expenditures such as ‘who makes most decisions about what clothing items to purchase’, or ‘who makes most decisions where to invest surplus money’. Women were asked to indicate who in their household usually takes each decision: their husband alone (0), they and their husband

¹¹ We report our findings based on a relational quality measure computed by the factor-loadings of the seven acts of intimate partner violence. These findings are very similar to the results observed when using the mean of the summed items and are available upon request.

together (0.5), or they alone (1). The values were summed to create an index. Based on theoretical reasons (see above) and supported by a principle component analysis showing that the two factors could be differentiated statistically, the eleven items were categorized in two subscales, namely small expenditures and larger expenditures (see Table 3.2 for an overview of the items)¹². *Small expenditure decision-making* was assessed with three items measuring the extent to which women participated in decision-making on small expenditures related to the daily domain, such as food and clothing (e.g., ‘Who makes most decisions about what food items to purchase?’). The final scale ranged from 0 (= woman made no decisions) to 3 (= woman made all three decisions alone). *Larger expenditure decision-making* was assessed with eight items measuring the extent to which women participated in decision-making on larger expenditures in which men are traditionally in charge, such as loans, savings, and investments (e.g., ‘Who makes most decisions about asking for a loan?’). The final scale ranged from 0 (= woman made no decisions) to 8 (= woman made all eight decisions alone).

Table 3.2

Items and subscales measuring intra-household decision-making

Overall intra-household decision-making

Small expenditure decision-making

- Who makes most decisions about what food items to purchase?
- Who makes most decisions about what educational expenditures to make (tuition, etc)?
- Who makes most decisions about what clothing items to purchase?

Larger expenditure decision-making

- Who makes most decisions about asking for a loan?
 - Who makes most decisions about consumer durable items? (TV, Fridge, Tape recorder)
 - Who makes most decisions about what health expenditures to make?
 - Who makes most decisions about saving for business and for household?
 - Who makes most decisions about expenses for home purchase, improvement or repair?
 - Who makes decisions about where to invest surplus money?
 - Who makes decisions about how to assist family members?
 - Who makes most decisions about saving for household?
-

¹² Ideally, we would have included an equal number of small and larger expenditure decisions; however, we were not involved in the measurement design-phase.

Results

Table 3.3 provides an overview of all means, standard deviations, and correlations of all study variables. In general, women report relatively high levels of self-esteem ($M = 3.57$, $SD = 0.46$) and very low levels of experienced intimate partner violence ($M = 0.17$, $SD = 0.05$). This low mean level may reflect underreporting on this sensitive topic. However, it is important to note that 59.77 percent ($n = 902$) of the women indicated that they have at least experienced one of the seven acts of intimate partner violence in the last six months. Further, women report high levels of decision-making power especially on small expenditures ($M = 2.42$, $SD = 1.58$) and less so on larger expenditures ($M = 4.08$, $SD = 1.58$). As the demographic variables age and education were not related to any of the study variables (all p 's $> .19$), we did not control for them in the following analyses.¹³ We clustered the standard errors at the lending center level to control for possible dependency between female borrowers in the same centers.

Table 3.3

Descriptive overview of and correlations between the variables.

Variable	M	SD	<i>n</i>	1.	2.	3.	4.
1. Personal empowerment	3.57	.46	1493	-	.19***	.32***	.04
2. Marital relationship quality	0.18	.05	1462		-	.21***	.18***
3. Decision-making small expenditures	2.42	.69	1496			-	.25***
4. Decision-making larger expenditures	4.08	1.58	1493				-

Note. * $p < .05$, ** $p < .01$, *** $p < .001$.

Decision-making on small expenditures

Multiple regression analysis was used to predict women's decision-making power about small expenditures. The results of the regression indicated that the two

¹³ The results based on the analyses with control variables are very similar to the reported results without control variables and are available upon request.

predictors explained 13.09% of the variance in small expenditure decision-making, $F(2,1456) = 60.99, p < .001$. As expected, women's self-esteem ($b = .41, p < .001$) significantly predicted small expenditure decision-making. However, also women's marital relationship quality ($b = .13, p < .001$; see Figure 3.1) significantly predicted small expenditure decision-making (Table 3.4). We tested the reversed sequence of the model, however in terms of explained variance the reported sequence represents the best model for decision-making on small expenditures. We conducted an exploratory regression analysis to estimate the relative importance of the included predictors (as discussed in Braun & Oswald, 2011). The general dominance weights indicated that women's self-esteem accounted for 8.83% of the total 13.09% variance explained by the full model while marital relationship quality accounted for only 4.25%¹⁴.

Table 3.4

<i>Summary of regression analysis variables predicting decision-making on small expenditures</i>							
Variable	b	SE	β	t	p	F	R ²
						60.99***	.131
Personal empowerment	.414	.077	.279	5.36***	.000		
Marital relationship quality	.129	.035	.168	3.75***	.000		

Note. * $p < .05$, ** $p < .01$, *** $p < .001$.

Decision-making on larger expenditures

Multiple regression analysis was used to predict women's decision-making power on larger expenditures. The results of the regression indicated that the two predictors explained 2.16% of the variance in decision-making on larger expenditures, $F(2,1453) = 6.47, p < .001$. As expected, women's self-esteem ($b = -.02, p = .919$) did

¹⁴ General dominance weights partition the total explained variance and rank the independent variables' contributions to the regression effect based on their average contributions across all possible subsets of independent variables. This method is thus different from other measures where relative weights are calculated based on the entire regression model (i.e., R^2 ; Nathans, Oswald, & Nimon, 2012).

not significantly predict decision-making on larger expenditures; however, in line with hypothesis 2, marital relationship quality ($b = .25$, $p = .001$; see Figure 3.1) did significantly predict decision-making on larger expenditures (Table 3.5). The general dominance weights indicated that marital relationship quality accounted for 2.10% of the total 2.16% variance explained by the full model while women's self-esteem accounted for only 0.06% of the explained variance.

Table 3.5

Summary of regression analysis variables predicting decision-making on larger expenditures

Variable	b	SE	β	t	p	F	R ²
Personal empowerment	-.019	.189	-.006	.10	.919	6.47***	.022
Marital relationship quality	.255	.075	.149	3.39***	.001		

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

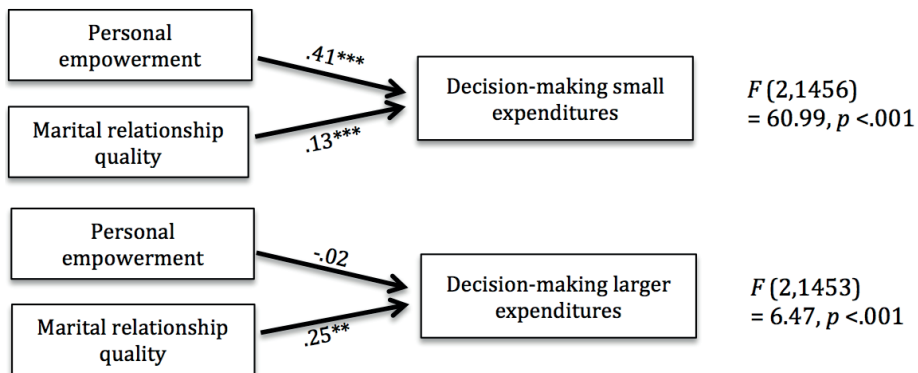


Figure 3.1. *Personal empowerment and marital relationship quality predicting financial decision-making.*

Interestingly, when we examine the reversed sequence, predicting marital relationship quality with self-esteem and decision-making on larger expenditures, we observe a stronger model. The results of this regression indicate that the two predictors explained 9.2% of the variance in marital relationship quality, $F(2,1453) = 7.73$, $p < .01$.

.001. Women's decision-making on larger expenditures ($b = .08, p = .002$) and women's self-esteem ($b = .51, p = .023$) did significantly, and positively, predict marital relationship quality (Table 3.6).

Table 3.6.

<i>Summary of regression analysis variables predicting marital relationship quality</i>							
Variable	b	SE	β	t	p	F	R ²
Personal empowerment	.512	.222	.266	2.31*	.023	7.73***	.092
Larger expenditures	.081	.025	.138	3.18**	.002		

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

Discussion

This research set out to examine how personal empowerment and marital relationship quality are related to household decision-making. Our data suggests that it is important to consider women's marital relationship to understand women's empowerment in household-decision-making. The context, or in this specific case the relationship women are embedded in, influences their empowerment. We collected data among female microcredit borrowers in Northern Vietnam. Our results show that both women's personal empowerment (i.e., self-esteem) and women's marital relationship quality, albeit less strongly, are positively related to decision-making power about small expenditures. This finding supports previous research stressing the importance of personal capacity beliefs to achieve desired outcomes (e.g., Bandura, 1997; Kabeer, 2012). However, our results also show that within domains traditionally outside women's power it is crucial to consider the role of women's partners in women's decision-making power. Specifically, marital relationship quality, but not personal empowerment, was related to women's decision-making power about larger expenditures. Since we assessed marital relationship quality as the absence of intimate partner violence, this finding suggests that bad marital relationships may restrict

women's ability to have a say over household spending on larger expenditures (for a similar argument, see Bandura, 1986). Similarly, previous research argues that while women may feel personally empowered, shortcomings in their relationship may obstruct the development of empowerment on other dimensions (Pratto, 2016). Accordingly, previous research suggested that the dependency between men and women should be considered to understand gendered power dynamics within the household and society at large (Pratto & Walker, 2004).

Importantly, our data also supports the reversed sequence: women's personal empowerment and decision-making on larger expenditures predict better relational quality. This sequence is not that surprising, we speculate that women who show higher levels of personal empowerment and empowerment in their relationships are more likely to have a good relationship with their partner as well. While we cannot draw causal conclusions based on the nature of our data, we believe that women's marital relationship may be an important factor to consider when aiming to understand women's empowerment (see also Kurtiş Adams, & Estrada-Villata, 2016). In line with a recent report, we suggest that reducing intimate partner violence may improve gendered power relations and increase women's empowerment (e.g., The International Initiative for Impact Evaluation, 2017).

Limitation and future research

There are two important limitations of our work. First, our research is correlational and reciprocal relationships of the study variables are possible. Regarding women's self-esteem we consider the suggested directionality from higher self-esteem to more financial decision-making power more likely than the reverse order. Indeed, self-esteem is a personality characteristic that is relatively stable across time and contexts for adults (e.g., Orth, Trzesniewski, & Robins, 2010). However, the

directionality between intimate partner violence and having financial decision-making power is less straightforward, and our data support links in both directions. Accordingly, more research is needed to substantiate these links. Second, we only used single measures to assess women's personal empowerment and marital relationship quality. We operationalized women's personal empowerment with a measure of self-esteem. While self-esteem is a widely used indicator to assess people's self-evaluations (e.g., Schmitt & Allik, 2005) measures of personal agency or self-efficacy (other common operationalizations of women's personal empowerment; Huis, et al., 2017) could show different results. Next, we operationalized women's marital relationship with a measure of intimate partner violence - or rather the absence thereof. While the presence of intimate partner violence may signal bad relational quality, the absence of intimate partner violence may not necessarily signal a good, loving relationship. Importantly, the meaning of a good relationship may differ across contexts, as may the importance of this relationship, and the extent to which one's satisfaction with relationships is expressed explicitly (e.g., Dion & Dion, 1993). More generally, to better understand the development of women's empowerment in different cultural contexts we should acknowledge local understandings of what empowerment entails and how it can be strengthened (e.g., Kurtiş et al., 2016).

Practical implications

Our results show that women's relationships with their partners are important to consider in women's decision-making power. While we recognize the cultural specificity of our understanding of women's empowerment (see also Hopkins, 2015), we stress that the importance of social relationships may be universal (e.g., Fiske, 1992; van Zomeren, 2016). Thus, it seems advisable for programs aiming to strengthen women's empowerment to also focus on women's direct social relationships. Also

previous research suggests to – at least partly – involve husbands in offered interventions to prevent feelings of exclusions and possible resulting displays of power by husbands (i.e., emotional or physical) if interventions only target women (e.g., Rahman, Hoque, & Makinoda, 2011). However, in line with previous research examining women's reproductive decision-making, we suggest to ensure that men's involvement does not come at the cost of women's autonomy (Pettersson & Sutton, 2017). Additionally, program designers should be aware that even if an intervention may strengthen women's personal empowerment this might not directly relate to empowerment in their relationship. Based on our results we suggest that to achieve social change towards more egalitarian gender relations within the household, both parties of the relationship may need to be involved (e.g., Chowdhury & Patnaik, 2010; Dixon, Levine, Reicher, & Durrheim, 2012).

Conclusion

This research suggests that both women's personal empowerment and the quality of their marital relationship are related to women's decision-making power within the household. Moreover, while women's personal empowerment is significantly related to women's decision-making on small expenditures, for decision-making on larger expenditures, marital relationship quality is a much more relevant variable. Together, this underlines that to fully understand changes in women's household decision-making power, it is crucial to pay attention to the type of decision that is investigated, and to the relational context wherein women's empowerment may take place.

Chapter

4

Impacts of the Gender and Entrepreneurship Together Ahead (GET Ahead) training on empowerment of female microfinance borrowers in Northern Vietnam

Note: This chapter is based on Huis, M.A., Lensink, R., Vu, N.T.H., & Hansen, N. (2018). Impacts of the Gender and Entrepreneurship Together Ahead (GET Ahead) training on empowerment of female microfinance borrowers in Northern Vietnam.

Manuscript under review.

Abstract

Across the world the Gender and Entrepreneurship Together (GET Ahead) training originally developed by the International Labour Organization has been implemented to improve business outcomes and enhance women's empowerment. This randomized controlled trial is the first rigorous attempt to examine the impact of the GET Ahead training on women's empowerment. We focus on the impact of offering this training to female microfinance borrowers of TYM, the largest microfinance organization in North Vietnam. A major contribution of this study is that it focuses on different dimensions of women's empowerment: (1) personal empowerment, measured by control beliefs, and (2) relational empowerment, measured by relational friction and intra-household decision-making power. This study also stands out in that we explicitly study whether involving husbands affects the impact of the training. We find that the GET Ahead training improves women's empowerment on all three aspects: increased control beliefs and intra-household decision-making power (only on larger expenditures), and decreased relational friction. However, in general, we find no additional impacts of inviting husbands to the training. Finally, our results suggest that it takes some time before the training starts to improve women's empowerment. We observe no short-term but only mid-term effects from before the training to 12 months after the training.

Throughout human history, as societies grew and expanded, men maintained positions of supremacy (Brown, 1991). Today women worldwide still face disadvantages in several domains, including education, employment, political representation, and intra-household oppression due to social norms that encourage such status differences (e.g., Armendáriz & Morduch, 2010). Gender inequity is especially prevalent in nations with lower incomes (Sanyal, 2009). This is also supported by statistics of the Gender Inequality Index, which indicates the extent to which national achievements are eroded by gender inequity [United Nations Development Program (UNDP), 2014]. The persistence of gender inequity appears to hinder the advancement of sustainable development. Conversely, enhancing gender equity could encourage economic development. This assumption is supported by scholars who stress the importance of women's empowerment for economic development (e.g., Duflo, 2012) and provide evidence that the sustained growth in economic development observed in modern societies can be attributed in part to improvements in gender equity (Diebolt & Perrin, 2013). Even the former Secretary General of the United Nations Kofi Annan has argued that gender equity is a prerequisite to achieving other development goals (UNDP, 2005). Whether encouraging women's empowerment directly results in durable economic development remains an open question, but the two concepts clearly are interrelated. It seems plausible that empowering women could change existing decision-making patterns and thereby impact development (e.g., Duflo, 2012). Different programs have been developed and implemented around the world to improve the position of women in society such as strengthening women's political participation or decreasing violence against women (for examples see UNDP, 2017). Another prominent approach is to offer microfinance services to women (for a recent debate see Garikipati, Guérin, Johnson, & Szafarz, 2017).

The current research reports results of a randomized control trial examining the impacts of the Gender and Entrepreneurship Together – GET Ahead for women in Enterprise – training offered to a large group of female microfinance borrowers in Vietnam, where microfinance is widespread (Asian Development Bank [ADB], 2014). The study's main contributions are threefold. First, we examined the short- and medium-term impacts of the GET Ahead training on different aspects of women's empowerment. The program's aim was to help women to develop their entrepreneurial skills and receive social support through groups, networks, and institutions to promote women's empowerment.

The current training was a culturally adapted and shortened version of the GET Ahead for women in enterprise training developed by the International Labour Organisation (ILO; Bauer et al., 2004), which has been implemented in more than 18 countries around the world. This training differs from conventional business training by highlighting essential entrepreneurial skills from a gendered perspective (Bauer et al., 2004).¹⁵ Whereas many NGO's offer combined gender and business programs, to the best of our knowledge previous research has only focussed on examining the effects of business training on economic outcomes (e.g., McKenzie & Woodruff, 2014). To the best of our knowledge, this study is the first to investigate the impact of the GET Ahead training on various aspects of women's empowerment.¹⁶

¹⁵ The reported results are part of a larger research project which tested the impacts of the same GET Ahead training in Vietnam. Bulte, Lensink, and Vu (2017) studied the impact of the training on business outcomes, Bulte, Lensink, and Vu (2016) provide a preliminary analysis of its impact on women's intra-household decision-making power in a behavioral game among a small subsample, and Bulte and Lensink (2017) focus on the impact on physical assault using the item count technique.

¹⁶ Important to note, in this paper we focus specifically on the impact of training offered to female microfinance borrowers on women's empowerment and do not examine the impact of offering microfinance credit.

Second, previous research in the field of microfinance services has mainly focused on women's intra-household decision-making power as the main indicator of women's empowerment (for an overview see Duvendack, Palmer-Jones, & Vaessen, 2014). In this paper we extend this research by studying women's empowerment more broadly by assessing *personal empowerment* with control beliefs and *relational empowerment* with relational friction as well as intra-household decision-making power (Huis, Hansen, Otten, & Lensink, 2017).

Third, though microfinance services are available to both men and women, most borrowers are women (Kaur, 2014). Supporters argue that offering access to microfinance services to women is a promising means to empower women and increase gender equity (e.g., Armendáriz & Morduch 2010; Kulkarni, 2011). However, some research also provides evidence for negative effects for female borrowers. More precisely, qualitative research suggested that female microfinance borrowers experienced more intimate partner violence (Rahman, 1999). Other research showed that men felt excluded from these programs because they were mainly offered to women (Rahman, Hoque, & Makinoda, 2011). To avoid this potential source of friction (i.e., exclusion of men), we randomly selected a group of female microfinance borrowers whose husbands were also invited to participate in the training sessions. In sum, we compared female borrowers who were not invited with those, who were invited to the GET Ahead training alone, and those invited together with their husbands.

Overall, the results indicated that offering the GET Ahead training to female microfinance borrowers increased women's empowerment on three aspects: (1) more *personal* empowerment as indicated by control beliefs and more *relational* empowerment as indicated by (2) less relational friction and (3) more intra-household decision-making power. In general, no differential impact of inviting the husbands of

female microfinance borrowers to the training compared to inviting female microfinance borrowers alone was observed. All impacts increased over time from before the training to 12 months after women participated in training.

The next section contains a short overview of the theoretical background and relevant literature. We then describe the study context in Section 3 and the methods in Section 4, including balancing tests, attrition analyses, and uptake. Section 5 contains the estimations, and Section 6 presents the results, and possible mechanisms linking access to training to women's empowerment. In Section 7 we review the relevant findings, and discuss the implications and limitations of the current research and suggestions for future research.

Theoretical background

Gender relations and women's empowerment

Societies are organized as group-based social hierarchies in which men on average hold more power than women (Sidanius & Pratto, 1999). According to the social dominance theory (Sidanius & Pratto, 1999) the relatively stable inequity between men and women is a consequence of persistent unequal access to resources. Expanding on this idea, the gendered power model (Pratto & Walker, 2004; Pratto, Lee, Tan, & Pitpitan, 2008) suggests that gender inequity has four bases: strength (e.g., physical and emotional power), access to resources (e.g., control over financial resources), social obligations (e.g., distribution of household responsibilities), and gender ideology (e.g., culturally shared beliefs that legitimize power asymmetries). Men compared to women hold more power on all four bases. The model assumes dynamic relations between these four bases.

Whether women gain more power in the different bases of power is related to the concept of empowerment. Women's empowerment is defined as women's ability to make strategic life choices in settings in which this ability was previously denied them (Kabeer, 1999). Empowerment is thus a process of change that enables women with limited choice, freedom, and power to gain and leverage power, which enhances their ability to exercise choice and freedom in ways that enhances their well-being (e.g., Ganle, Afriyie, & Segbefia, 2015; Kabeer, 1999). Accordingly, women's empowerment results from both a change away from a condition of disempowerment, and towards a sense of personal agency or choice (Malhotra, Schuler, & Boender, 2002).

Comparing different literatures, women's empowerment has been studied as a multifaceted concept which includes a variety of aspects such as access to resources, psychological feelings of efficacy, decision-making power (e.g., Ali & Hatta, 2012; Klein, 2014), freedom of movement and gender beliefs (Arestoff & Djemai, 2016), feelings of agency and social networks (Hansen, 2015), bargaining power (e.g., Mishra & Abdoul, 2016), and women's labor force participation (e.g., de Jong, Smits, & Longwe, 2017). These different aspects can be categorized in three different dimensions of women's empowerment, namely personal, relational, and societal empowerment (for a review see Huis et al., 2017). *Personal empowerment* encompasses aspects of empowerment related to the individual self, such as self-efficacy, control beliefs, or feelings of personal agency. *Relational empowerment* is indicated by women's level of empowerment with respect to their relationships such as in their marriage, household, or family, and includes aspects such as bargaining power as well as aspects of relationship quality (e.g., freedom of movement, intimate partner violence). *Societal empowerment*, finally, refers to women's position in society on a

macro level and is indicated by aspects such as women's labor force participation or the number of women leading a business. In the current paper we focussed on the personal and relational level as we studied an intervention at the micro level and involved husbands as well. We assessed personal empowerment with control beliefs and relational empowerment in terms of relational friction as well as intra-household decision-making power about expenditures in the daily domain and larger expenditures.

Our study focusses on the impact of a training offered to microcredit borrowers on women's empowerment, and thus does not deal with the women empowerment effects of microcredit. Yet it is relevant to briefly discuss the literature on microcredit and women empowerment. Proponents of microfinance services assume that offering women access to these services (i.e., microcredit, savings) should increase women's empowerment (Armendáriz & Morduch, 2010; Duvendack et al., 2014). While there is abundant research on the impact of offering microcredit on business outcomes, the relation between offering access to microfinance services and empowerment remains unclear (e.g., Kabeer, 2001; Weber & Ahmad, 2014). For example, on the personal level of empowerment, women participating in microcredit interventions tend to exhibit more financial security and self-confidence compared to a control group (Kim et al., 2009). However, several recent studies report no relation between access to microcredit and women's decision-making power within their households, which is an indicator of relational empowerment (Banerjee, Duflo, Glennerster & Kinnan, 2015a; Crépon, Devoto, Duflo & Pariente, 2015; Tarozi, Desai, & Johnson, 2015). Other research reports that microloans procured by women may even result in women's disempowerment, possibly because the loans are used for household assets over which women hold no control (e.g., Garikipati, 2008; Johnson, 2004). Interestingly, the type

of loan acquired by women also seems to influence empowerment outcomes. Previous research suggests that small loans for day-to-day expenses, which are obtained via informal networks and are perceived as socially dishonourable, are more likely than planned loans to increase women's bargaining power. It is reasoned that if women undergo the social humiliation associated with these loans, they are met with more appreciation and thus bargaining power within the household (Garikipati, Agier, Guérin, & Szafarz, 2017). The current research specifically examines the impact of training – not credit – offered to female microfinance borrowers, who have access to microcredit and thus are unlikely to be credit constrained.

The impact of training on women's empowerment

Over the years microfinance services have evolved to not only offer microcredit but also different financial and non-financial services (e.g., Armendáriz & Murdoch, 2010). Many microfinance institutions provide additional training on the management of income-generating activities to increase the recipients' human capital (Augsburg, De Haas, Harmgart, & Meghir, 2015). While some research has provided evidence on the positive impacts of training on business outcomes (for reviews see Frese, Gielnik, & Mensmann, 2016; McKenzie & Woodruff, 2014), other research reports only small or no impacts in low income countries (for a review see McKenzie, & Woodruff, 2014).

It is interesting to note that, even though other studies do not explicitly focus on impacts of training on women empowerment, three studies provide evidence that a business training improves business outcomes for male entrepreneurs, but not for female entrepreneurs (Berge, Bjorvatn, & Tungodden, 2014; De Mel, McKenzie, & Woodruff, 2009; Giné & Mansuri, 2014). If business outcomes turn out to be positively related to empowerment, these results at least suggest that business training may not have the intended effects for women's empowerment.

Two studies reported positive impacts of training female entrepreneurs on different aspects of women's empowerment. First, participating in intensive technical and social awareness training, but not only receiving credit, was positively related to intra-household decision-making power among female microfinance borrowers in South India (Holvoet, 2005). Furthermore, longer retention in a lending group and more intensive training changed norm-guided male decision-making to more joint and female decision-making. Second, female members of microfinance institutions who participated in diverse trainings in soft skills, business, and vocational skills reported higher levels of personal control beliefs and larger networks in Sri Lanka (Hansen, 2015). Berge and colleagues (2014) suggest that trainings for female entrepreneurs should increase women's motivation to manage business activities and consider external constraints (i.e., household responsibilities) to increase the effectiveness of training among women. In the current study we examine the impact of a training tailored to the needs of women by highlighting essential entrepreneurial skills from a gendered perspective (Bauer et al., 2004).

Based on the brief literature survey above we expect that inviting female microfinance borrowers to this training should increase women's internal control beliefs as well as their intra-household decision-making power compared to a control group of female microfinance borrowers (no training). However, as mentioned above, microfinance services may also have negative impacts (e.g., if men feel excluded, Rahman, 1999). For example, research showed an increased risk of intimate partner violence if women profit from education which increased more liberal ideas about gender roles (Jewkes, Levin, & Penn-Kekana, 2002). In general, women's transgression of conservative gender roles or challenges to male privilege is related to increased relational friction (Jewkes, 2002). This implies that inviting female

microfinance borrowers alone to the GET Ahead training should increase relational friction.

The additional impact of inviting husbands to attend the training

Inequality between members of an advantaged and a disadvantaged group, such as men and women, is shaped by their relationship (Prentice & Shelton, 2012). This implies that to achieve change towards more equity, both parties need to be involved (for a review, see Dixon, Levine, Reicher, & Durrheim, 2012; Prentice & Shelton, 2012). More precisely, men would need to understand the perspective of women and be willing to change, whereas women would need to become aware of their disadvantaged position and actively strive for more equity. Research conducted in India has also stressed the need to engage both men and women to achieve gender equity (Chowdhury & Patnaik, 2010).

In the context of microcredit, two studies investigated the idea of involving both women and their husbands. First, to avoid that female borrowers may face intimate partner violence (as mentioned above, see Rahman, 1999; Rahman et al., 2011) inviting husbands is suggested to help to overcome this relational friction. Second, a study investigated the interest of female borrower to invite their husbands to solidarity-groups (Allen, Armendáriz, Karlan, & Mullainathan, 2010). Only a few women invited their husbands. The authors speculated that women might only involve their husbands if they hoped to solve arguments about the loan or to increase their decision-making power.

One promising way to transform existing gender relations in general could be inviting spouses to training (e.g., Mbweza, Norr, & McElmurry, 2008). Therefore, we expect that inviting female microfinance borrowers and their husbands to the GET Ahead training improves relational empowerment - either by means of a decrease in

relational friction or by an increase in bargaining power - compared to female borrowers who were invited to participate alone in training and even more so for women who were not invited (control group).

Context

Although Vietnam, our study setting, has made clear developmental progress in recent years—achieving economic growth, shifting toward industrialization and modernization, and increasing social equity (World Bank, 2014)—it still ranks 121 out of 187 nations on the Human Development Index and 58 out of 149 on the Gender Equality Index (UNDP 2014). Vietnam is a patriarchal society, with strong traditional gender roles (Duvvury, Carney, & Nguyen, 2012). We conducted our research in two provinces in northern Vietnam: Vinh Phúc and Hà Nội. These provinces are neighbouring provinces in the Red River Delta which are very similar in their geographical characteristics and are comparable with respect to their economic development. The Red River Delta covers an area of 21,060 km² and is somewhat more affluent in comparison to other areas in Vietnam (for example see poverty rates in 2015: 7.0% in Vietnam, 3.2% in the Red River Delta; General Statistics Office of Vietnam, 2015). Furthermore, the two provinces rank among the highest out of the 63 provinces in Vietnam in terms of good business environments for the private sector (Vinh Phúc ranks 4th; Hà Nội ranks 24th; PCI, 2015).

Microfinance in Vietnam. Only 21% of the adult population has access to formal financial services in Vietnam (International Finance Corporation [IFC], 2014). However, microfinance is widespread (e.g., Asian Development Bank [ADB], 2012). Microfinance services are mainly offered by two state-owned banks; the Vietnam Bank for Agriculture and Rural Development and the Vietnam Bank for Social Policies (Asian Development Bank [ADB], 2014). In addition, the People's Credit Fund and

two licensed microfinance institutions, M7-MFI and TYM, are the leading formal providers of financial services to the poor. However, the two licensed microfinance institutions and 48 semi-formal microfinance institutions account for less than 2 percent of the market share of outstanding loans (International Finance Corporation [IFC], 2014). In 2015, 28 financial service providers financed 7.5 million borrowers with total loan amounts of \$6.7 billion (MIX Market, 2017).¹⁷ The largest institution in northern Vietnam, the Tao Yeu May fund, is owned by the Vietnam Women's Union and started operating in 1992, with the aim of improving the quality of life and status of poor women and their families. At the time of this study, TYM operated in 56 districts in Northern and Central Vietnam offering microloans to 119,653 borrowers adding to a total of 906,82 billion Vietnamese Dong in outstanding loans (\$39 million). The TYM fund offers microcredit loans, savings, assistance funds, training, and social support activities. Individual borrowers can receive loans from 1 million to 25 million Vietnamese Dong (\$43 – \$1,000) with repayment terms from 25 to 100 weeks depending on the type of loan (TYM, 2017).

Intervention. All female borrowers have access to microcredit loans. In addition, female borrowers in the two treatment conditions received access to additional business training tailored to the needs of women. In the first treatment condition female borrowers received access to training for which their husbands were also invited. In the second treatment condition female borrowers received access to training individually. Female borrowers in the two treatment arms were invited to nine monthly training sessions that lasted 45–60 minutes each. The training sessions were based on the GET Ahead program (ILO, 2011). This training program has been used in 18 countries since the late 1990s. Its

¹⁷ These figures are based on available information provided to MixMarket by financial services providers. Important to note is that this information does not include all institutions in Vietnam but it offers an estimate.

ultimate goal is to increase women’s economic and social empowerment (ILO, 2011). The training program consists of nine training modules. Each module focuses on a different theme (see Table 4.1 for an overview). This training program was culturally adapted to the Vietnamese context. The sessions were shortened from approximately 240 minutes to 45-60 minute sessions selecting and adopting examples and exercises to the present cultural context.¹⁸

Table 4.1.

<i>Modules of the GET Ahead Training package</i>
Module 1: Gender and gender equity
Module 2: The business woman and her self-confidence
Module 3: The business woman and her environment
Module 4: The business project: Business ideas
Module 5: The business project: Marketing and how to sell with success
Module 6: The business project-finance: Calculations and how to calculate interest rate
Module 7: The business project-finance: Managing cash
Module 8: The business project-finance: How to record accounts receivable and accounts payable
Module 9: The business project: How to calculate costs of production and cost of goods sold

The gender component included three modules. The first module focused on gender beliefs, roles, prejudice, and gender equity. The second module centred on female entrepreneurs’ business skills, confidence, and identifying successful business goals. The third module covered the difficulties and challenges for women in doing business and setting up a cooperation. The pure business component included six different modules. The fourth module centred on identifying and selecting business ideas and opportunities. The fifth module considered the importance of product, price, promotion, and place in marketing and business sales. The sixth module focused on calculating interest rates and the possibility of saving. The seventh module discussed opening and managing cash books. The eighth module focused on opening and managing account receivable and

¹⁸ The training module in Vietnamese can be obtained upon request.

account payable books. The last module centred on calculating purchasing and production costs and costs of sold goods. In total, 16 TYM loan officers received a training by the TYM headquarter staff to be able to teach the modules. All of these 16 trained loan officers provided training in all centres and both treatment conditions. To support trainees' understanding of content, loan officers used various teaching methods and materials, such as role playing, cards, and pictures. In addition to monthly training sessions, the TYM staff offered clients access to consultations repeating the discussed training material at weekly meetings when borrowers arrived to make payments on their loans. The training sessions were free of charge and voluntary. We compared female borrowers who received additional training on their own with female borrowers whose husbands also received access to the training; to encourage the husbands to participate, we offered them financial compensation for participation in the training sessions.

Method and data inspection

Method

Research design. We randomly assigned 187 lending centres from three branches in Vinh Phúc and one in Hà Nội to one of three conditions: (1) female borrowers receiving a loan and access to training to which their husbands were invited, (2) female borrowers receiving a loan and access to training individually, or (3) a control group of female borrowers receiving only a loan. The data were collected at three measurement points: baseline data in October–November 2011, or three months before the training started; midline data in March–May 2013, or six months after the last training module; and endline data in October–November 2013, one year after the last training module. On average, each interview lasted approximately one hour (ranging from 45 to 90 minutes).

The randomization was stratified by lending branch; each branch experienced the same proportion of two training and one control conditions. To account for the low

expected participation by husbands, we oversampled the training condition group in which husbands were invited. We selected 70 credit centres in which female borrowers received a loan and access to training to which their husbands were invited, 31 credit centres in which female borrowers received a loan and access to training individually, and 86 credit centres in which female borrowers received only a loan. In addition, we excluded clients who received permission from TYM to miss monthly compulsory centre meetings, due to their work, because they could not attend any training. In each centre, we interviewed a random selection of a maximum of 23 female borrowers; if the centre had fewer than 23 members, all of them were interviewed. A total of 4,041 female borrowers were sampled at the baseline assessment, of whom 1,509 received a loan and access to training to which their husbands were invited (T1), 673 received a loan and access to training individually (T2), and 1,859 received only a loan (C).

Procedure. Interviews were conducted at all three data collection points (baseline, midline, and endline). Twenty-three native enumerators interviewed the participants one-on-one to gather information about each client's individual characteristics, households, socio-economic status, business practices, gender awareness, cognitive and non-cognitive skills, household decision-making, loans, and relational friction.¹⁹ All study materials were carefully pretested and adapted to the cultural context.

Measures. We assessed *personal control beliefs* to reflect personal empowerment, using four items adapted from Rotter's (1966) Locus of Control scale. The items assess the extent to which participants believe that they are in control of their lives (internal control beliefs) or that their lives are controlled by environmental factors

¹⁹ We used self-reported data for all our measures. We believe it is unlikely that participants will answer the questions differently due to their participation in the training or apply knowledge learned in the training that could impact the measures.

outside their control, such as fate or chance (external control beliefs). Participants selected a statement from pairs to match their beliefs; one statement reflected internal and the other represented external control beliefs (see Table 4.2). Because one item appeared to be incorrectly translated, we removed it from the scale and used the remaining three items for the measure. We assigned one point for each statement reflecting an internal locus of control and summed the total, so the scale ranged from 0 (no internal control belief) to 3 (strong internal control belief). The average score on personal control beliefs before the intervention varies between 1.78 and 1.90 (see Table 4.4).

Table 4.2.

Personal control belief scale

Internal locus of control		External locus of control	
1	What happens to me is my own doing.	Sometimes I feel that I don't have enough control over the direction my life is taking.	
2	When I make plans, I am almost certain that I can make them work.	When I make plans, it is not always wise to plan too far ahead, because many things turn out to be a matter of good or bad	
3	Getting what I want has little or nothing to do with luck.	Many times I might just as well decide what to do by flipping a coin.	
4	It is impossible for me to believe that chance or luck plays an important role in	Many times I feel that I have little influence over the things that happen to me.	

Relational empowerment was assessed with two aspects; relational friction and intra-household decision-making power.

First, we assessed **relational friction** with seven items. The female borrowers were asked to indicate how often, in the previous six months, their spouse engaged in the seven acts: “verbal aggression”, “physical assault (pushed, slapped, beat or hit with a fist)”, “threatened and used an object like sticks, knife etcetera”, “kept you from seeing your family members or friends”, “insisted on knowing where you are at all times”, “wanted you to ask permission before doing anything”, and “insulted or

humiliated you in front of other people” (Straus, 1979; World Health Organization [WHO], 2005). The female borrowers indicated how often, in the previous six months, they had experienced these seven acts on a five-point scale, from 0 (never) to 4 (very often). We computed an overall scale for relational friction by averaging the score on these seven items. The average score on relational frictions before the intervention varies between 0.12 and 0.14 (see Table 4.4). This implies that, on average, women indicated that they never experienced any form of relational frictions. The very low score on relational friction is somewhat surprising and may be due to some underreporting on one or more of the seven items of relational frictions. Women may especially be tempted to underreport on the sensitive questions related to relational aggression.²⁰

For this reason we also present estimates on an index which only included items which assessed relational oppression, the extent to which female borrowers were limited in their personal freedom by their husbands (four items: kept you from seeing your family members or friends, insisted on knowing where you are at all times, wanted you to ask permission before doing anything, and insulted or humiliated you in front of other people). We call this additional index *relational oppression*. This index excluded three items assessing relational aggression against female borrowers (verbal aggression, physical assault and threatened and used an object like sticks, knife etcetera).

²⁰ By using the item count technique Bulte and Lensink (2017) estimate that between 10 and 20 percent of women in our sample are hit by their husband. Unfortunately, our dataset doesn’t enable to test whether underreporting may also be a problem for other items in our relational frictions index. However, it seems plausible to assume that underreporting is especially problematic for items related to relational aggression, and does not or to a much lower extent affect items related to relational oppression.

Second, to assess *intra-household decision-making*, we used ten items that measured who made financial decisions (adapted from Banerjee et al. 2015a). For ten expenditures, the female borrowers indicated who made most decisions: their husband, they and their husband together as a couple, or they alone.²¹ The items assessed decision-making about various fields, such as food, tuition, loans, investments, and financial assistance for family members. We computed a scale by assigning 0 points for each decision made by the husband, 0.5 points for each decision made by the couple together, and 1 point for each decision made by the wife, then summed these points for all ten items. The average score on intra-household decision-making before the intervention varies between 6.21 and 6.47 (see Table 4.4).

However, decision-making power among couples may differ with respect to more male dominated domains and the daily domain. More precisely, previous research suggests that women's financial decision-making in domains that are traditionally male dominated and concern larger sums of money reflect a different type of decision-making power compared to decisions in domains that are traditionally female dominated (e.g., Dutt, Grabe, & Castro, 2016; Johnson, 2016). Therefore, we asked female borrowers to indicate the extent to which they participated in decision-making in two domains: *decision-making on larger expenditures*, such as loans, savings, and investments, and *decision-making in the daily domain*, such as food or clothing. To test whether this differentiation can also be empirically supported in our data, we conducted a principle component analysis. As expected, seven items loaded on a factor assessing decision-making power on larger expenditures, and three items loaded on a factor

²¹ At the baseline, the participants were asked to decide among husband/other, couple, and themselves. However, at the midline and end line, "others" was presented as a fourth category. Both the husband and others options were coded as 0 for the scale construction.

assessing decision-making power in the daily domain.²² Therefore, we computed two scales. The subscale of decision-making on larger expenditures included seven decisions related to expenditures such as “Who makes most decisions about asking for a loan?” ($\alpha_{baseline} = .91$, $\alpha_{midline} = .89$, $\alpha_{endline} = .87$). The average score on decision-making on larger expenditures before the intervention varies between 3.88 and 4.06. The subscale of decision-making in the daily domain included three decisions related to expenditures such as “Who makes most decisions about what food items to purchase?” ($\alpha_{baseline} = .84$, $\alpha_{midline} = .88$, $\alpha_{endline} = .71$). The average score on decision-making in the daily domain before the intervention varies between 2.32 and 2.41. We confirmed the two factors at the midline and endline, using confirmatory factor analysis (see Table 4.3).

Table 4.3.

Intra-household decision-making scales

Large expenditure decision-making

Who makes most decisions about asking for a loan?

Who makes most decisions about consumer durable items? (TV, Fridge, Tape recorder)

Who makes most decisions about what health expenditures to make?

Who makes most decisions about saving for business and for household?

Who makes most decisions about expenses for home purchase, improvement or repair?

Who makes decisions about where to invest surplus money?

Who makes decisions about how to assist family members?

Daily domain decision-making

Who makes most decisions about what food items to purchase?

Who makes most decisions about what educational expenditures to make (tuition, etc.)?

Who makes most decisions about what clothing items to purchase?

²² The principle component factor analysis indicated that one item (health expenditures) was not related to one of the two factors. Because the results were unaffected by the addition or removal of this item, we included it in the scale construction.

Table 4.4

Descriptive overview of control variables, descriptive statistics, and dependent variables and a balancing test between conditions

	Female borrowers receiving training with husbands (T1)		Female borrowers receiving training individually (T2)		Female borrowers receiving only a loan (C)		Test of equality [Regress var_baseline T1 T2, vce (cluster centre-level)]		
	Mean (SD)	Range	Mean (SD)	Range	Mean (SD)	Range	T1 = C	T2 = C	T1 = T2
Age	43.47 (10.32)	19-71	43.88 (10.50)	20-71	44.02	20-72	.39	.82	.58
Educational level	1.93 (.68)	1-5	1.97 (.66)	1-5	1.95 (.65)	1-5	.75	.71	.57
Region (Hà Nội)	.25 (.43)	0-1	.27 (.45)	0-1	.26 (.44)	0-1	.89	.91	.83
Married	.81 (.39)	0-1	.83 (.38)	0-1	.82 (.38)	0-1	.52	.65	.32
Household size	4.74 (1.56)	1-12	4.71 (1.64)	1-15	4.77 (1.53)	1-13	.68	.57	.82
Control beliefs	1.78 (.79)	0-3	1.78 (.76)	0-3	1.90 (.81)	0-3	.08*	.21	.97
Relational friction	.13 (.22)	0-2.3	.14 (.22)	0-1.3	.12 (.19)	0-1.6	.61	.23	.41
Relational oppression	.08 (.24)	0-2.75	.08 (.22)	0-2.5	0.10 (.25)	0-2.5	.29	.06**	.27
Overall decision-making	6.47 (2.19)	0-10	6.21 (2.15)	0-10	6.45 (2.08)	0-10	.90	.18	.17
Decision-making on larger expenditures	4.06 (1.61)	0-7	3.88 (1.54)	0-7	4.05 (1.50)	0-7	.99	.14	.15
Decision-making in daily domain	2.41 (.78)	0-3	2.32 (.81)	0-3	2.39 (.76)	0-3	.75	.45	.34

Notes. Descriptive statistics of control variables, descriptives, and dependent variables at baseline are displayed per condition. The test of equality displays *p*-values observed in ordinary least square regressions to test for possible differences at baseline between the conditions. Standard errors are clustered at the centre level (187 centres). We also conducted joint significance tests across all baseline characteristics by regressing treatment status on the set of baseline characteristics. These estimates strongly suggest that all groups are similar on average as the F statistics were highly insignificant ($p > 0.67$; results can be obtained on request). * $p < .10$. ** $p < .05$. *** $p < .01$.

Data inspection

Balancing test. We tested for baseline differences in observable characteristics across the three groups by regressing the demographic variables, control variables, and outcome variables at the baseline on dummies, to determine the assignments to the two training conditions. Because the randomization took place at the microfinance centre level, we clustered the standard errors at the centre level. We also test for baseline differences between the two treatment groups. The results of the balancing test indicated no reason to doubt the randomization (see Table 4.4). We also conducted joint significance tests across all baseline characteristics by regressing treatment status on the set of baseline characteristics. These estimates also suggest that all groups are similar ($p > .67$).

Attrition. Table 4.5 shows that 4,041 female microfinance borrowers were interviewed initially, at the midline 3,511 female microfinance borrowers were interviewed again. However, the attrition rate from baseline to midline was higher in the condition where female borrowers were invited to receive training individually. To compensate for this larger attrition, we randomly selected and interviewed an additional 315 female microfinance borrowers to increase the sample size in this condition. Together this resulted in 3,826 female microfinance borrowers at the midline. At the endline we interviewed almost all female microfinance borrowers who were interviewed at the baseline and/or at the midline resulting in 4,350 borrowers at the endline. 3,412 female borrowers were interviewed at all three measurement occasions (T1 = 1,311; T2 = 549; C = 1,552). A sample of female borrowers who dropped out and indicated why revealed that 10 women were no longer clients of TYM, 95 refused to participate in the study, and 40 provided different reasons (e.g., time constraints). Next, we created an attrition dummy; equal to 1 if a household was not interviewed at the midline or endline, and then used a logistic regression analysis to check for non-random attrition (see Table 4.6). We regressed attrition on the treatment groups T1 and T2, age, lending

branches, marital status, household size, baseline measures of all dependent variables, and interactions between treatment indicators and demographic characteristics. The analysis suggests that attrition was random. We only found that in one of the lending branches attrition was higher. Yet, Wald tests showed no difference in attrition for lending branches interacted with the two treatment conditions.

Table 4.5.

Attrition per condition per measurement-time

	Female borrowers receiving training with husbands (T1)	Female borrowers receiving training individually (T2)	Female borrowers receiving loan but no training (C)	Total
Female borrowers at baseline	1,509	673	1,859	4,041
Female borrowers at midline	1,328	565	1,618	3,511
Additional borrowers at midline	-	315	-	3,826
Female borrowers at end line	1,507	988	1,855	4,350
Attrition from base- to midline	181	108	241	530
Attrition rate baseline - midline	12.0%	16.1%	13.0%	15.09%
Attrition from base- to endline	2	0	4	6
Attrition rate baseline - endline	0.1%	0.0%	0.2%	0.1%

Note. The attrition rate is calculated based on the originally sampled dataset, excluding the 315 female borrowers assigned to treatment condition T2 who were interviewed at the midline - post facto- to compensate for the higher attrition-rate in this condition.

Table 4.6

Non-random attrition

	B (SE)
T1	-0.04 ⁻¹ (0.09)
T2	0.08 (0.17)
Age	-0.07 ⁻² (0.09 ⁻²)
Branch1	-0.04 (0.03)
Branch2	-0.08** (0.03)
Branch3	-0.02 (0.03)
Control beliefs at baseline	-0.01 (0.01)
Relational friction at baseline	0.01 (0.06)
Larger expenditures at baseline	-0.01 ⁻¹ (0.01)
Daily domain expenditures at baseline	0.01 (0.02)
Age*T1	-0.07 ⁻² (0.01 ⁻¹)
Age*T2	0.07 ⁻² (0.02 ⁻¹)
Branch1*T1	0.04 (0.05)
Branch1*T2	-0.02 (0.08)
Branch2*T1	0.03 (0.05)
Branch2*T2	-0.01 (0.08)
Branch3*T1	0.04 (0.05)
Branch3*T2	0.02 (0.08)
Control beliefs at baseline*T1	0.03 ⁻¹ (0.02)
Control beliefs at baseline*T2	0.04 (0.03)
Relational friction*T1	-0.01 (0.07)
Relational friction*T2	0.06 (0.10)
Larger expenditures*T1	0.04 ⁻¹ (0.01)
Larger expenditures*T2	0.02 (0.02)
Daily domain expenditures*T1	-0.01 (0.02)
Daily domain expenditures*T2	-0.09 (0.05)*
Constant	0.18** (0.06)
Observations	3,286
R-squared	0.016
Test T1=T2: 0.21	
Test ageT1=ageT2: 0.55	
Test branch1T1=branch1T2: 0.63	
Test branch2T1=branch2T2: 0.19	
Test branch3T1=branch3T2: 0.08	
Test controlbeliefsT1=controlbeliefsT2: 1.82	
Test ipvT1=ipvT2: 0.56	
Test largeexpT1=largeexpT2: 0.77	
Test dailyexpT1=dailyexpT2: 2.04	

Notes. Coefficients indicate differences in attrition. Standard errors adjusted for cluster effects at the centre level (187 centres) are in parentheses. We also conducted these analyses with a Logit regression, which yielded the same results. We conducted a joint significance test by regressing all characteristics on attrition, this estimate suggests that there are no differences based on the included characteristics [$F(26, 185) = 1.35, p = .129$]. The reported test results report Wald tests. T1 = treatment condition in which female borrowers were invited to training with their husband, T2 = treatment condition in which female borrowers were invited to training individually. * $p < .10$. ** $p < .05$. *** $p < .01$.

Training acceptance. It appears that almost all of the invited female borrowers participated in the offered training, suggesting minor non-compliance problems. More specifically, on average 80.2% of the female borrowers receiving a loan and access to training individually participated in each of the offered training modules (range: 74.6 – 83.3%)²³. A similar pattern was observed for female borrowers receiving a loan and access to training to which their husbands also were invited: on average 83.4% of the invited female borrowers participated in each of the offered training modules (range: 80.9 – 84.6%). However, on average only 24.1% of all invited husbands participated in each of the offered training modules (range: 7.2 – 39.1%). Note that a larger proportion of the invited husbands participated in the gender component modules which were offered first (see Table 4.7 for an overview of the attendance per training module).

Table 4.7.

Overview of attendance at the training sessions by female borrowers and their husbands

	Female borrowers receiving training alone (T2)		Female borrowers receiving training with their husband (T1)			
	Participation wife		Participation wife		Participation husband	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Gender training module 1	693	79.0	1095	84.6	442	39.1
Gender training module 2	654	74.6	1058	81.8	403	35.6
Gender training module 3	715	81.5	1094	84.5	363	32.1
Business training module 4	727	82.9	1084	83.8	342	30.2
Business training module 5	688	78.5	1068	82.5	295	26.1
Business training module 6	727	82.9	1095	84.6	292	25.8
Business training module 7	722	83.3	1087	84.0	137	12.1
Business training module 8	710	81.0	1089	84.2	98	8.7
Business training module 9	686	78.2	1047	80.9	82	7.2

²³ In addition to the reported ITT analyses we conducted IV-regressions to obtain insight in the impact of participation and not invitation to the training modules by female borrowers. However, since the uptake of the training is consistently high (>74.6%) these analyses are not meaningful and showed very similar results. The results can be obtained upon request.

Identification strategy

We first conducted intention to treat (ITT) estimates at the midline and endline, with post-treatment regressions, using control variables.²⁴ The controls helped increase the precision of our estimates of the impact of the GET Ahead gender component training on outcomes Y_{ijt} , measured for individual i in centre j at time t (separately for midline and endline), according to the following specification:

$$Y_{ij} = \beta_0 + \beta_1 T1_{ij} + \beta_2 T2_{ij} + \beta_3 Z_{ij} + \varepsilon_{ij} \quad (1)$$

where $T1_{ij}$ is a dummy equal to 1 if a woman has access to training for which her husband is invited; $T2_{ij}$ is a dummy equal to 1 if a woman has access to training individually; Z_{ij} is a vector of variables age, educational level, and region measured at the baseline. As we used a stratified randomization at branch level, Z also includes dummies for the different branches, and ε_{ij} is an error term. In these and all following analyses, the standard errors are clustered at the centre level to control for possible dependency between female borrowers in the same centres. The coefficients of interest are β_1 and β_2 , which measure the impact of providing female borrowers access to training individually or training for which their husbands are invited, respectively.

Next, we conducted double difference estimations with the age, educational level, and lending branch control variables.²⁵ We also examined the impact of being assigned to the two training conditions, compared with the control condition, and differentiated midline and

²⁴ All these results report the findings of analyses conducted with control variables (age, education, lending branches), which did not differ from the results obtained through analyses without control variables. These latter results are available on request.

²⁵ We conducted double difference estimations on balanced data, including only participants who reported data on all relevant variables at all three assessment points, to control for possible fixed effects at the group level. We use a consistent sample for all dependent variables, only including responses from women who provided responses on all variables at all time points. No important differences arose for the double difference estimations with balanced versus unbalanced data; thus, both estimations yielded similar results.

endline effects. We thus estimated the impact of the GET Ahead training on outcome Y_{ijt} for individual i in centre j at time t using the following specification:

$$Y_{ijt} = \beta_0 + \beta_1 \text{Mid}_{ijt} * T1_{ijt} + \beta_2 \text{Mid}_{ijt} * T2_{ijt} + \beta_3 \text{End}_{ijt} * T1_{ijt} + \beta_4 \text{End}_{ijt} * T2_{ijt} + \beta_5 T1_{ijt} + \beta_6 T2_{ijt} + \beta_7 \text{Mid}_{ijt} + \beta_8 \text{End}_{ijt} + \beta_9 Z_{ijt} + \varepsilon_{ijt} \quad (2)$$

where Mid_{ijt} and End_{ijt} are dummies equal to 1 when the observation belongs to the midline or endline survey, respectively; $T1_{ijt}$ is a dummy equal to 1 if a woman has access to training for which her husband is invited; $T2_{ijt}$ is a dummy equal to 1 if a woman has access to training individually; t indicates whether an observation belongs to the baseline, midline, or endline survey; β_5 and β_6 are fixed effects for T1 and T2 respectively measuring whether T1 and T2 differ from the control group in the baseline; β_7 and β_8 are fixed effects for the midline and endline respectively measuring whether the midline and endline differ from the baseline estimate for the control group; Z_{ijt} is a vector of the control variables age, educational level, and lending branch in time t ; and ε_{ijt} is an error term. The coefficients of interest are $\beta_1, \beta_2, \beta_3$, and β_4 . That is, β_2 and β_4 estimate the impact of providing female microfinance borrowers access to the GET Ahead training individually at the midline and at the endline, respectively, whereas β_1 and β_3 estimate the impact of providing female microfinance borrowers access to the GET Ahead training to which their husbands were invited at the midline and endline, respectively.

Results

Personal control beliefs

We expected that female borrowers who received access to the GET Ahead for women in enterprise training would develop more internal control beliefs; Table 4.8 partly confirms this expectation. The post-treatment regressions indicated that training increased internal control beliefs at the endline but not at the midline for female borrowers with access to training (see Table 4.8, Columns 1 and 2). The double difference regressions provided slightly different results though, suggesting a small positive impact of individual training at the

midline and an impact of both the individual and of the joint training at the endline (see Table 4.8, Column 3). The results clearly suggest that it may take some time before training changes women's personal control beliefs; the endline effects are stronger than the midline effects. We do not find that inviting husbands significantly changes the impact of the training on control beliefs of women who have been offered the training.

Table 4.8.

Results on women's control beliefs

	Midline post- treatment regression	Endline post- treatment regression	Double difference regression
	(1)	(2)	(3)
T1 × Midline	0.06 (0.09)		0.15 (0.10)
T2 × Midline	0.11 (0.12)		0.26** (0.12)
T1 × Endline		0.18** (0.09)	0.30** (0.125)
T2 × Endline		0.33*** (0.10)	0.52*** (0.14)
Constant	1.80*** (0.12)	2.45*** (0.12)	1.91*** (0.10)
<i>N</i>	3,386	3,325	7,218
<i>R</i> ²	0.035	0.146	0.070
T1 Mid = T2 Mid	0.19		0.87
T1 End = T2 End		1.76	0.14
T1 Mid = T1 End			3.31
T2 Mid = T2 End			5.30**

Notes. Standard errors are in parentheses, adjusted for clustering at the centre level. The variation in the reported *N* is caused by differences in women's non-response to the specific dependent variables and/or included control variables. We conducted the double difference analyses using a consistent sample for all dependent variables. However, the reported results were very similar to the results we observed when only balancing the data for each dependent variable separately. For all analyses Wald tests are reported to test for equality of the two treatment condition coefficients. The Wald statistic is reported in the table. T1 = treatment condition in which female borrowers were invited to training with their husband, T2 = treatment condition in which female borrowers were invited to training individually. * $p < .10$. ** $p < .05$. *** $p < .01$.

Relational friction

Table 4.9 shows that training reduces relational friction at the endline but not at the midline, across both estimation methods.

Table 4.9.

Results on women's experienced relational friction

	Midline post-treatment regression	Endline post-treatment regression	Double difference regression
	(1)	(2)	(3)
T1 × Midline	.03 ⁻¹ (.02)		-.02 (.03)
T2 × Midline	-.03 (.02)		-.10** (.04)
T1 × Endline		-.12*** (.03)	-.17*** (.04)
T2 × Endline		-.11** (.04)	-.16*** (.06)
Constant	.28*** (.03)	.51 *** (.06)	.34*** (.03)
N	3,369	3,070	7,218
R ²	0.062	0.199	0.123
T1 Mid = T2 Mid	2.23		3.32*
T1 End = T2 End		0.14	0.95
T1 Mid = T1 End			19.56***
T2 Mid = T2 End			2.15

Notes. Standard errors are in parentheses, adjusted for clustering at the centre level. The variation in the reported *N* is caused by differences in women's non-response to the specific dependent variables and/or included control variables. We conducted the double difference analyses using a consistent sample for all dependent variables. However, the reported results were very similar to the results we observed when only balancing the data for each dependent variable separately. For all analyses Wald tests are reported to test for equality of the two treatment condition coefficients. The Wald statistic is reported in the table. T1 = treatment condition in which female borrowers were invited to training with their husband, T2 = treatment condition in which female borrowers were invited to training individually. * $p < .10$. ** $p < .05$. *** $p < .01$.

However, as the relational friction index may be biased due to underreporting on some items, specifically those related to relational aggression, we also consider the impact on relational oppression, which assesses the extent to which female borrowers were limited in their personal

freedom by their husbands.²⁶ Table 4.10 shows that these results are the same. Again, it may take time before the training starts to exert an impact. In contrast to our expectations, we do not find different impacts if husbands were invited to participate (see Table 4.10, Columns 1-3).

Table 4.10.

Results on women's experienced relational oppression

	Midline post-treatment regression	Endline post-treatment regression	Double difference regression
	(1)	(2)	(3)
T1 × Midline	.02 (.02)		-.01 (.04)
T2 × Midline	-.02 (.02)		-.10** (.05)
T1 × Endline		-.10*** (.03)	-.16*** (.05)
T2 × Endline		-.09** (.04)	-.17*** (.06)
Constant	.17*** (.03)	.40*** (.07)	.22*** (.03)
N	3,391	3,095	7,218
R ²	0.062	0.158	0.098
T1 Mid = T2 Mid	2.56		2.80*
T1 End = T2 End		0.13	0.03
T1 Mid = T1 End			15.96***
T2 Mid = T2 End			1.90

Notes. Standard errors are in parentheses, adjusted for clustering at the centre level. The variation in the reported *N* is caused by differences in women's non-response to the specific dependent variables and/or included control variables. We conducted the double difference analyses using a consistent sample for all dependent variables. However, the reported results were very similar to the results we observed when only balancing the data for each dependent variable separately. For all analyses Wald tests are reported to test for equality of the two treatment condition coefficients. The Wald statistic is reported in the table. T1 = treatment condition in which female borrowers were invited to training with their husband, T2 = treatment condition in which female borrowers were invited to training individually. * $p < .10$. ** $p < .05$. *** $p < .01$.

²⁶ Bulte and Lensink (2017) analyze the impact of the training on physical assault, one item of the relational frictions index, ignored in the relational oppression index. They find opposite results when the item is based on a List experiment (the item count technique) or on survey data. The results based on the List experiment suggest that the training accentuated physical assault.

Intra-household decision-making

Table 4.11 suggests that the impact of the training depends on the estimation method. The post-treatment regressions show a significant impact on women's intra-household decision-making at both midline and end line, if the training is offered to female borrowers and their husbands. Yet, the double difference regressions suggest no impact on women's intra-household decision-making at the midline.²⁷

Table 4.11.

Results on women's intra-household decision-making power

	Midline post-treatment regression	Endline post-treatment regression	Double difference regression
	(1)	(2)	(3)
T1 × Midline	.21* (.11)		.27 (.17)
T2 × Midline	.01 ⁻¹ (.17)		.09 (.24)
T1 × Endline		.33* (.14)	.39** (.19)
T2 × Endline		.05 (.01)	.26 (.22)
Constant	5.33***	4.73***	6.11***
<i>N</i>	3,318	3,395	7,218
<i>R</i> ²	0.069	0.066	0.047
T1 Mid = T2 Mid	1.62		0.60
T1 End = T2 End		3.10*	0.42
T1 Mid = T1 End			0.77
T2 Mid = T2 End			0.27

Notes. Standard errors are in parentheses, adjusted for clustering at the centre level. The variation in the reported *N* is caused by differences in women's non-response to the specific dependent variables and/or included control variables. We conducted the double difference analyses using a consistent sample for all dependent variables. However, the reported results were very similar to the results we observed when only balancing the data for each dependent variable separately. For all analyses Wald tests are reported to test for equality of the two treatment

²⁷ We prefer the double difference regressions as they better control for remaining selection effects than the post-treatment regressions.

condition coefficients. The Wald statistic is reported in the table. T1 = treatment condition in which female borrowers were invited to training with their husband, T2 = treatment condition in which female borrowers were invited to training individually. * $p < .10$. ** $p < .05$. *** $p < .01$.

Moreover, as we have argued before that it may be relevant to distinguish between women's decision-making on larger expenditures versus decision-making in the daily domain, we present additional analyses in Tables 4.12 and 4.13. These tables clearly suggest that the findings are mainly driven by women's decision-making on larger expenditures. Specifically, Table 4.12 suggests that training increased women's decision-making on larger expenditures. Our preferred double difference regressions suggest that the impact of the training is larger at the end line. We do not find evidence that training improves women's position regarding decision-making in the daily domain (see Table 4.13, Columns 1–3).

Table 4.12.

Results on women's decision-making about larger expenditures

	Midline post-treatment regression	Endline post-treatment regression	Double difference regression
	(1)	(2)	(3)
T1 × Midline	.13 (.08)		.20* (.11)
T2 × Midline	-.05 (.12)		.05 (.16)
T1 × Endline		.34*** (.11)	.40*** (.13)
T2 × Endline		.10 (.13)	.33* (.17)
Constant	2.93*** (.19)	2.65*** (.21)	3.69*** (.15)
N	3,312	3,396	7,218
R ²	0.047	0.044	0.032
T1 Mid = T2 Mid	2.24		0.95
T1 End = T2 End		3.88*	0.25
T1 Mid = T1 End			3.16*
T2 Mid = T2 End			4.89**

Notes. Standard errors are in parentheses, adjusted for clustering at the centre level. The variation in the reported *N* is caused by differences in women's non-response to the specific dependent variables and/or included control variables. We conducted the double difference analyses using a consistent sample for all dependent variables. However, the reported results were very similar to the results we observed when only balancing the data for each dependent variable separately. For all analyses Wald tests are reported to test for equality of the two treatment condition coefficients. The Wald statistic is reported in the table. T1 = treatment condition in which female borrowers were invited to training with their husband, T2 = treatment condition in which female borrowers were invited to training individually. * $p < .10$. ** $p < .05$. *** $p < .01$.

Table 4.13.

Results on women's decision-making in the daily domain

	Midline post-treatment regression	Endline post-treatment regression	Double difference regression
	(1)	(2)	(3)
T1 × Midline	.08 (.06)		.06 (.09)
T2 × Midline	.06 (.09)		.04 (.11)
T1 × Endline		-.01 (.06)	-.01 (.10)
T2 × Endline		-.05 (.09)	-.07 (.11)
Constant	2.40 *** (.12)	2.07*** (.11)	2.42*** (.11)
N	3,416	3,406	7,218
R ²	0.088	0.142	0.076
T1 Mid = T2 Mid	0.09		0.06
T1 End = T2 End		0.28	0.27
T1 Mid = T1 End			1.09
T2 Mid = T2 End			1.68

Notes. Standard errors are in parentheses, adjusted for clustering at the centre level. The variation in the reported *N* is caused by differences in women's non-response to the specific dependent variables and/or included control variables. We conducted the double difference analyses using a consistent sample for all dependent variables. However, the reported results were very similar to the results we observed when only balancing the data for each dependent variable separately. For all analyses Wald tests are reported to test for equality of the two treatment condition coefficients. The Wald statistic is reported in the table. T1 = treatment condition in which female borrowers were invited to training with their husband, T2 = treatment condition in which female borrowers were invited to training individually. * $p < .10$. ** $p < .05$. *** $p < .01$.

Possible mechanism linking access to training to women's empowerment

Our results show that offering female microfinance borrowers access to the GET Ahead training results in increased women's empowerment in terms of increased internal control beliefs, decreased relational oppression, and increased financial decision-making on larger expenditures - most notably 12 months after the training. In this section we provide several exploratory analyses to probe via which channels the training may impact women's

empowerment.²⁸ Important to note, for these analyses we focus on the relational oppression index because we expect that this subscale assessing women's personal freedom may be more resistant to underreporting compared to the relational aggression items. Additionally, we focus on women's decision-making power on larger expenditures because this subscale seems to drive the overall decision-making scale. In the "mediation" analyses we do not differentiate between treatment arms as little differences were observed between these conditions (see Tables 4.8 – 4.13).²⁹

We examine the influence of financial and business capacity outcomes as well as the influence of gender awareness. Specifically, we considered the following variables linking the training to women's empowerment: (1) loan sizes; (2) repayment rates; (3) savings; (4) business profits; (5) business practices, and (6) gender awareness.³⁰ Important to note, data on loan sizes, repayment rates, and savings were obtained through administrative data. Loan-sizes is the total amount borrowed from TYM at the endline; repayment rates is the total repayment of the loans at the endline; savings is the gross savings deposited at TYM at the endline. Business profits is the reported profits of women's three main nonfarm and farming activities using the inverse hyperbolic sine transformation to deal with zeros at the endline, business practices is the reported general business practices at the endline (5 items; e.g., Do you re-invest profits for growth or continuity of your business?; see Table 4.14 for items); gender awareness is women's perspective on women's position as entrepreneurs at the endline (4 items; e.g., Only men can launch a new business, see Table 4.15 for items).

²⁸ We thank an anonymous reviewer for suggesting several mechanisms that could explain our findings.

²⁹ We examined these potential mechanisms at the end line because most observed findings only materialized at this time period.

³⁰ All these results report the findings of analyses conducted with control variables (age, education, lending branches), which did not differ from the results obtained through analyses without control variables. These latter results are available on request.

Table 4.14.

Business practices scale

Records sales, withdrawals, or payments to workers
Discuss with anyone about how to improve activity
Diversify and improves quality in the last 6 months
Makes sales on credit
Reinvest profits for growth or continuity business

Table 4.15.

Gender awareness scale

Men and women should have equal opportunities in enterprise development
Only men can launch a new business
Only women are responsible for the housework and children
Boys should have more chances to access to education and training than girls

The first part of our analysis consists of conducting simple post treatment regressions regressing a set of potential “mediation” variables on training. These regressions show that training did not impact loan sizes, repayment rates, or savings (see Table 4.16, Columns 1, 2, 3). However, training did increase women’s business profits, business practices (see also Bulte et al., 2017), and gender awareness (see Table 4.16, Column 4, 5, 6).

Table 4.16.

Impact of training on variables assessing the mechanisms

	Loan sizes	Repayment rates	Savings	Profits	Business practices	Gender awareness
	(1)	(2)	(3)	(4)	(5)	(6)
Training	-12.57 ⁺⁴ (4.71 ⁺⁵)	-5.71 ⁻⁴ (.20 ⁻²)	9.67 ⁺⁴ (1.86 ⁺⁵)	2.04*** (.48)	1.85*** (.11)	1.04*** (.12)
Constant	2.52 ⁺⁷ *** (.12 ⁺⁷)	0.64 ⁻² (.00)	5.25 ⁺⁵ (.51 ⁺⁵)	4.24*** (.94)	0.26 (.19)	2.17*** (.19)
N	2,366	2,366	2,364	3,414	3,390	3,414
R ²	0.0336	0.001	0.016	0.061	0.435	0.283

Notes. Standard errors are in parentheses, adjusted for clustering at the centre level. The data for loan sizes, repayment rates, and savings was obtained through an administrative dataset. * $p < .10$. ** $p < .05$. *** $p < .01$.

Next, we examined whether business profits, business practices, and gender awareness explain women's increased internal control beliefs, decreased relational oppression, and increased decision-making power on larger expenditures. Importantly, this next step in the analysis is more suggestive because neither of these variables is random and, since the exclusion restriction does not hold, training is not a valid instrument for business profits, business practices, and/or gender awareness. These analyses thus cannot offer rigorous evidence on causal links between the selected mediation variables and women's empowerment but rather suggest associations.

Table 4.17 shows that there is a significant negative association between business profits and women's empowerment as assessed through relational oppression (Column 4). However, no significant association was found between business profits and women's control beliefs (Column 1), or decision-making power on larger expenditures (Column 7). Additionally, our analysis suggests a significant association between business practices and two aspects of women's empowerment. Specifically, we observe a significant positive association between business practices and women's control beliefs (Column 2) and a significant negative association with relational oppression (Column 5). However, no significant association between business practices and decision-making power on larger expenditures was found (Column 8). Finally, our data shows a significant association between gender awareness and all three aspects of women's empowerment (Columns 3, 6 and 9).

Table 4.17.

Impact of business profits, business practices, and gender awareness on women's empowerment

	Control beliefs			Relational oppression			Larger expenditure decision-making		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Business profits	-.04 ⁻¹ (.02 ⁻²)			.03 ^{-1*} (.01 ⁻¹)			.01 (.01)		
Business practices		.06** (.03)			-.03*** (.01)			.05 (.04)	
Gender awareness			.12*** (.03)			-.06*** (.01)			.16*** (.04)
Constant	2.60*** (.13)	2.48*** (.12)	2.25*** (.13)	.32*** (.06)	.38*** (.07)	.50*** (.08)	2.76*** (.21)	2.72*** (.21)	2.38*** (.24)
N	3,325	3,307	3,325	3,095	3,073	3,095	3,396	3,374	3,396
R ²	0.125	0.134	0.150	0.134	0.152	0.179	0.035	0.036	0.047

Notes. Standard errors are in parentheses, adjusted for clustering at the centre level. * $p < .10$. ** $p < .05$. *** $p < .01$.

To further assess the relevance of the training-business profits, the training-business practices and/or training-gender awareness channel, for explaining changes in women empowerment, we present post-treatment end-line regressions linking women's empowerment to the GET Ahead training, controlling for business profits, business practices or gender awareness. Table 4.18 shows that the training dummy remains significant if business profits or business practices are added to the model, while the training dummy becomes insignificant if the gender awareness indicator is added to the model. Additionally, the table shows that the training coefficient is hardly affected if the business profits or business practices indicator is added, while the training coefficient is substantially affected when the gender awareness dummy is added. This seems to suggest that the gender awareness channel is more important than the business profits or the business practices channel. However, we acknowledge that alternative explanations are possible.

Finally, it may be relevant to try to provide some suggestive evidence on which components of the training caused the observed findings. Unfortunately our design does not enable us to probe differential impacts of the gender- or business-components of the training. Nonetheless, if we assume that it is likely that the business components of the training mainly impact women's empowerment via business profits or business practices, and that the gender components of the training mainly impact women's empowerment via gender awareness, the analysis suggests that probably the gender part plays the most important role. However, we emphasize that much more research is needed to provide an unambiguous answer to this question.

Table 4.18.

Impact of training on women's empowerment controlling for impacts via business profits or gender awareness

	Control beliefs			Relational oppression				Larger expenditure decision-making				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Training	.22** (.08)	.24*** (.08)	.20** (.09)	.13 (.08)	-.12*** (.03)	-.11*** (.03)	-.08** (.04)	-.05* (.03)	.27* (.11)	.26** (.11)	.30*** (.10)	.13 (.04)
Business profits		-.01** (.03 ⁻¹)				.04 ⁻¹ * (.01 ⁻¹)				.01 (.01)		
Business practices			.02 (.03)				-.01 (.01)				-.02 (.04)	
Gender awareness				.09** (.03)				-.05*** (.01)				.13** (.04)
Constant	2.44*** (.12)	2.49*** (.12)	2.43*** (.12)	2.24*** (.14)	.51*** (.06)	.38*** (.07)	.41*** (.07)	.50*** (.07)	2.66*** (.21)	2.63*** (.22)	2.64*** (.21)	2.37*** (.24)
<i>N</i>	3,325	3,350	3,307	3,325	3,070	3,095	3,073	3,095	3,396	3,421	3,374	3,396
R ²	0.143	0.146	0.142	0.155	0.261	0.164	0.162	0.184	0.041	0.041	0.041	0.048

Notes. Standard errors are in parentheses, adjusted for clustering at the centre level. * $p < .10$. ** $p < .05$. *** $p < .01$.

Discussion and conclusion

The current study shows that providing female borrowers access to the GET Ahead training improves important aspects of women's personal and relational empowerment. Most importantly, our results show that access to the GET Ahead training increased female borrowers' control beliefs as well as decision-making on larger expenditures. In line with previous research training did not impact women's decision-making power with respect to decisions in the daily domain. In general, women are traditionally in charge of small expenditure decision-making (e.g., Johnson, 2016; Mishra & Abdoul, 2016), thus we may have encountered a ceiling effect. Our study also suggests that the training reduces relational frictions. However, there are reasons to interpret this result with some care. Our survey-based relational friction measures may suffer from underreporting, as this is a sensitive topic.

Important to note, our data does not provide much evidence for an additional effect of inviting husbands to training. Thus, we do not find that inviting husbands will lead to additional positive effects of the training on women's empowerment (i.e., relational oppression). However, the low training uptake by husbands in the joint training condition may have resulted in power problems inhibiting us to pick up small effects of inviting husbands (for similar power issues see Banerjee, Karlan, & Zinman, 2015b). Thus, future research is needed to assess the relevance of inviting husbands.

Interestingly, our research suggests that the empowerment effects appear to accumulate over time, resulting in more pronounced impacts in the end line rather than the midline, for almost all indicators and methods used. We provide some suggestive reasons for this delay in empowerment. First, it may take some time before newly acquired business skills can be implemented and result in improved business capacity outcomes, which can subsequently result in increased empowerment. Indeed, Bulte et al. (2017) report that providing female microfinance borrowers access to the GET Ahead training resulted in more pronounced

economic impacts in the medium rather than the short run. However, our exploratory analyses suggest that the observed empowerment impacts of the GET Ahead training are not driven solely by business capacity. Second, it may take time before women learn to implement newly acquired gender beliefs that can subsequently result in increased empowerment. Also previous research showed that women must first realize that they have a capacity for action before they can work towards social change (Hansen, 2015). Similarly, political scientists argue that “women first need to change themselves before they can hope to change society” (Inglehart & Norris, 2003, p. 9). Indeed, research has stressed that women’s empowerment is a process and should thus not be expected to change within a short timespan (e.g., Kabeer, 1999; Malhotra et al. 2002). Important to note, the end line results only show medium-term changes twelve months after the last training session. Future research should monitor longer time horizons to test the sustainability of these first effects.

Our exploratory analyses suggest that the observed findings are most likely to be driven, at least partly, by women’s increased gender awareness and not solely by their increased business capacity. It is however important to note that the GET Ahead training offers essential entrepreneurial skills, just from a gendered perspective to highlight both business development and gender relations in conjunction (Bauer et al., 2004). Our results support the suggestion that a training tailored to the needs and experiences of women may have stronger impacts for female entrepreneurs than offering a general business training (e.g., Berge et al., 2014). The examined gender awareness pathway suggests that women became more aware of existing gender roles as well as opportunities for them to take up new roles and to strengthen their position, which subsequently related to more empowerment. However, women’s gender roles were discussed in conjunction with teaching female entrepreneurs business skills. Thus, in the current research we can’t differentiate the impacts of the gender versus the business training components. We invite future research to rigorously contrast the impact of the GET Ahead training with a

gender-only or business-only focused training program to better understand the mechanisms through which women's empowerment (and perhaps also business outcomes) develops. Nonetheless, we suggest that relevant stakeholders aiming to strengthen women's position in society through business training should consider the potentially promising contribution of adding a gendered perspective to these trainings.

In comparison to other studies we find rather positive effects of training on women's empowerment. While we do not know the precise reasons, it is important to emphasize that the context of our study differs from other comparable studies. Most importantly, we examine impacts of a training offered to women who are members of a microfinance organisation, and hence probably do not suffer from credit constraints. Additionally, it may well be that the joint offering of credit and human capital (via the training) explains the positive results. Similarly, previous research contrasting the impact of a gender- and health focused training, with microcredit, and with both microcredit plus the training, reports that female microfinance borrowers who received access to credit and an additional gender- and health training reported less intimate partner violence compared to women who only received a loan or who received neither a loan nor training (Kim et al., 2009). Future research should examine the mechanism more systematically by for example comparing the additive impact of the GET Ahead training and microcredit on women's empowerment.

To conclude, our research suggests that offering female microfinance borrowers access to the GET Ahead training is a promising way to stimulate the development of various dimensions of women's empowerment—an initial step before gender equity can be achieved.

Chapter

5

The impact of a goal-setting training and husbands' involvement on women's empowerment: First evidence from an intervention among female microfinance borrowers in Sri Lanka

Note: This chapter is based on Huis, M.A., Lensink, R., Vu, N.T.H., & Hansen, N. (2018). Impacts of the Gender and Entrepreneurship Together Ahead (GET Ahead) training on empowerment of female microfinance borrowers in Northern Vietnam.

Manuscript under review.

Abstract

Offering microloans plus training is one promising avenue to increase empowerment among poor people in the context of microfinance services. Most participants in these programs are women. However, their husbands may feel excluded which may result in deterioration of their relationship. Using a mixed method approach, we present a first attempt to refine a goal-setting training based on women's needs and invite female microfinance borrowers and their husbands to the training. We investigated the impact of the training on goal-setting skills, women's personal empowerment, and the couple interaction in a subsequent task. In two field experiments, female borrowers and their husbands ($n_{\text{study1}} = 68$; $n_{\text{study2}} = 76$) were randomly assigned to one of three conditions: (1) goal-setting training and setting goals as a couple, (2) goal-setting training and setting goals individually, or (3) no training (control condition). As expected, participation in the training increased women's SMART (Specific, Measurable, Achievable, Realistic, Time-bound) goal-setting skills. We coded couples' interactions in a subsequent decision-making task to assess signs of women's empowerment. Descriptively, we find some initial evidence of increased women's empowerment in interaction with their husbands (Study 2). We discuss implications for involving husbands in training to stimulate social change towards gender equality.

Microcredits were first implemented in the 1980's to help people to set up small income generating activities and through this reduce poverty and empower the disadvantaged. Small loans are provided to people who normally would not qualify to receive loans from commercial banks. The majority of participants in these programs are women (Armendáriz & Morduch, 2010). The number of microfinance institutions and people receiving microcredits has steadily increased, reaching now over 211 million clients (Reed, 2015). Today people typically receive loans together with additional services, such as business training (Armendáriz & Morduch, 2010).

Providing training in addition to small loans seems to improve business skills and outcomes among men (e.g., Bruhn, Karlan, & Schoar, 2010). Results for women are mixed; showing no improved business outcomes (e.g., Berge, Bjorvatn, & Tungodden, 2015) but a positive correlation between numbers of attended training sessions and women's empowerment (Hansen, 2015). Previous research suggested that involving husbands of female microfinance borrowers may help to overcome relational friction that these women often face (Allen, Armendáriz, Karlan, & Mullainathan, 2010). In the current research, we provide a first attempt to investigate the involvement of husbands in this context. We describe the development of a training adjusted to the cultural context. Furthermore, we investigate the impact of short goal-setting training (focussing on women's needs) and husbands' involvement on goal-setting ability, women's personal empowerment, and empowerment in couples' videotaped interactions in a subsequent task.

Training in the context of microfinance services

Male participants of a business training offered in addition to a microloan improved their business practices, whereas female entrepreneurs did not (Berge et al., 2015). Importantly, most training programs focus on teaching entrepreneurs specific business practices (i.e., book-keeping, Bruhn et al., 2010), while training for female entrepreneurs may need to be focused

on women's specific needs and barriers (Berge et al., 2015; Huis, Lensink, Vu, & Hansen, 2018).

One training which especially focusses on the needs of female entrepreneurs is the Gender and Entrepreneurship Together Ahead (GET Ahead) training program, which was developed by the International Labour Organization and has been implemented in over 17 countries. It aims to stimulate women's entrepreneurial skills including basic business and human management skills by focussing on the specific role of women (nine training sessions, 32 exercises, see Bauer et al., 2004). A large longitudinal field experiment showed that participation in the GET Ahead training increased indicators of women's personal (e.g., personal control beliefs) and relational (e.g., financial decision-making in the household) empowerment among female loan borrowers in Northern Vietnam compared to a control group of borrowers who did not participate in the training (Huis, Lensink, et al., 2018). To the best of our knowledge, this research provides first systematic evidence how a training program tailored to the needs of female entrepreneurs may increase women's empowerment.

Personality aspects such as self-efficacy and an entrepreneurial orientation are both related to business success for small business owners (for a review see Frese & Gielnik, 2014). Phrased differently, successful entrepreneurship requires an agentic approach by entrepreneurs (Frese, Gielnik, & Mensmann, 2016). Research on the impact of an entrepreneurship training showed that personal initiative is an important component of such a training to stimulate business success (e.g., Campos et al., 2017). Personal initiative involves long-term oriented self-starting behaviour and persistence when problems and opportunities appear, which combined with an agentic approach in setting goals, forming and executing action plans, and monitoring progress is needed for successful entrepreneurship (e.g., Frese et al., 2016).

Therefore, we adapted one exercise of the GET Ahead training program on goal-setting for entrepreneurs' income generating activity. We expected that participating in a short goal-setting training should increase women's goal-setting skills (*Hypothesis 1*).

Culture and gender power relations in Sri Lanka

Sri Lanka is a lower middle-income country with strong economic development since the civil war ended in 2009. It is a collectivistic society adhering to a cultural ecology of embedded interdependence (Dissanayake & Semasinghe, 2015). In these cultural ecologies the social world is understood as a network of lasting connections characterized by obligations for care and support both within and outside the nuclear household (Kurtiş, Adams, & Estrada-Villalta, 2016). Previous research suggests that intimate partner relationships may be the most salient social relationship in adulthood (Umberson, Crosnoe, & Reczek, 2010).

Cultural ecologies of embedded interdependence tend to adhere more to traditional gender roles (Inglehart & Norris, 2003). According to traditional gender roles, power is divided along gendered lines such that men are commonly responsible for household income (*resources*) whereas women take care of household responsibilities (*obligations*; see gendered power model; Pratto & Walker, 2004).

Women's empowerment

Strengthening women's empowerment may be one avenue to change existing gendered power norms. Women's empowerment is a multifaceted process involving individual and collective awareness, beliefs, and behaviour embedded in the social structure of cultural contexts (Huis, Hansen, Otten, & Lensink, 2017). It is described as the process through which women acquire and use resources agentically to reach achievements previously denied to them (Kabeer, 1999).

Previous research in the context of microfinance services assessed women's empowerment through very different indicators ranging from self-esteem to household

financial decision-making, and women's social network size (for an overview see Huis et al., 2017). This heterogeneity makes it difficult to systematically compare results. The Three-Dimensional Model of Women's Empowerment differentiates between three different dimensions of empowerment; personal, relational, and societal empowerment to integrate these findings (Huis et al., 2017). Using this distinction, previous research showed that access to microfinance services leads to improved personal empowerment (e.g., personal control beliefs; Hansen, 2015) but results are mixed for the relational dimension (e.g., household decision-making; Banerjee, Duflo, Glennerster, & Kinnan, 2015).

To derive at a comprehensive understanding of women's empowerment, it is crucial to examine women's interdependence especially with their spouse (Huis, Hansen, Otten, & Lensink, 2018; Kurtiş et al., 2016). Thus, we invited female microfinance borrowers and their husbands to training. Importantly, to our knowledge this research is the first to examine training effects on both women's personal empowerment and relational empowerment in interaction with their spouses in a subsequent decision-making task. We videotaped this task to examine how women influence decisions, thus capturing signs of relational empowerment during actual decision-making. This observational approach offers insight into power dynamics within couples' relationships (Farrell, Simpson, & Rothman, 2015).

Involvement of female borrowers' husbands

Many microfinance institutions offer their services to women only. Their assumption is that women are more trustworthy clients, invest more in household health, education, and nutrition, and assume this should lead to gender equality (Armendáriz & Morduch, 2010). However, social psychological literature proposes that members of both advantaged and disadvantaged groups, such as men and women, need to be involved to achieve social change towards more egalitarian gender relations (e.g., Dixon, Levine, Reicher, & Durrheim, 2012). Sociological research similarly suggests that men should be considered both part of the problem

and part of the solution to gender equality (Howson & Flood, 2015). Therefore, it seems to be important to involve both men and women in interventions aimed to strengthen women's empowerment. Especially because research suggests that men may feel excluded from microfinance programs, because most borrowers are women, and may respond with violence (Allen et al., 2010). Husbands of female borrowers may thus need to be involved to overcome friction within the household (Rahman, Hoque, & Makinoda, 2011). Couples training may have the power to transform gender relations and strengthen women's empowerment (e.g., Mbweza, Norr, & McElmurry, 2008).

Setting goals jointly as a team can increase individual contributions and responsibilities (Fishbach, Henderson, & Koo, 2011). By participating in the goal-setting training together, female microfinance borrowers and their husbands should learn together how they can plan their income generating activity (e.g., self-efficacy). This should stimulate learning and enable couples to set and commit to challenging goals (e.g., Bandura, 1977). We expected that participating in goal-setting training should result in enhanced *personal empowerment* for female borrowers receiving goal-setting training and setting goals independently (independent goal-setting condition) or collaboratively with their husband (collaborative goal-setting condition) compared to female borrowers who only received training after having completed all empowerment measures (control condition) (*Hypothesis 2*).

Next, we examined women's role in spousal decision-making in a subsequent decision-making task to examine relational empowerment³¹. We expected that asking female microfinance borrowers and their husbands to collaborate on selecting common goals together should stimulate women's empowerment in their interaction. Indeed, research shows that spouses who reported having joint goals showed more collaboration in problem-solving

³¹ We focused on the decision-making process. The task did not allow us to evaluate the quality of the outcome.

(Hoppmann & Gerstorf, 2013). Thus, we expected more signs of *relational empowerment* in couples' interaction for female participants in the collaborative goal-setting condition, compared to female participants in the independent goal-setting condition, and even more so compared to female participants in a control condition (*Hypothesis 3*).

Current research

The present research was conducted in the context of a leading microfinance service institute in the Hambantota district in Sri Lanka; the Women Development Federation (WDF). WDF was founded in 1989 and is managed solely by women. The organization provides microfinance and social mobilization activities to over 70.000 women (WDF, 2015). This is a first attempt to offer a systematic insight to test our theoretical assumptions. We used a mixed-method approach employing qualitative and quantitative research methods and examined women's empowerment by using self-reports as well as coded couple-interactions. We first conducted a preliminary qualitative study. Based on the results we selected one training exercise on goal-setting from the GET Ahead training (Bauer et al., 2004) and adapted it to the current context. Next, we conducted two experiments to examine the impact of goal-setting training and of encouraging couples to either collaborate or work independently on goal-setting ability, women's personal empowerment, and relational empowerment in couples' interaction in a subsequent decision-making task.

Study 1

Ethical approval for all our studies was given by the Ethical Committee Psychology of the University of Groningen, The Netherlands. All women and men participated voluntarily, received participation certificates, refreshments and compensation, and were carefully debriefed.

Preliminary study

We conducted four focus group discussions with female microfinance borrowers from WDF ($N = 21$)³² to learn about their needs and wishes for training (see also Faasse, 2015). The discussions were led by a native speaker and lasted 75 to 95 minutes ($M = 85.03$, $SD = 8.25$). Our results showed that 48% of women were interested in training on goal-setting and planning to manage income generation, 32% in vocational training (e.g., making snacks, dresses), and 20% in business training (e.g. money management, approaching the market). The large majority (93.3%) was interested in participating in training together with their partner. 52.4% of them only expressed interest if the training was relevant to managing their business as a couple, the rest was generally interested (42.9%). Thus, we decided to focus on a goal-setting training and invite female borrowers together with their husbands.

Method

Sample and design. We invited 68 couples and randomly assigned them to one of three conditions: collaborative goal-setting condition ($n = 24$), independent goal-setting condition ($n = 23$), or control condition ($n = 21$). We invited female microfinance borrowers who were married ($M_{years} = 16.05$; $SD = 8.35$; range: 1-38 years), had received a second loan, and were between 25-45 years old ($M = 37.27$, $SD = 6.95$; range: 22-56 years). 85% of the couples worked together as a couple on their business³³. We randomly selected participants from WDF's membership lists, when participants were not able to attend WDF's field officers approached additional couples to join.

Procedure. We selected one training exercise on goal-setting from the GET Ahead training (Bauer et al., 2004) and adapted it to our context. Participants learned to set goals for their income-generating activity (i.e., dress-making, grocery shop) according to SMART

³² We invited women from different lending groups to encourage free expressions of opinion.

³³ Women in the collaborative goal-setting condition were less educated than women in both other conditions. Women in the independent goal-setting condition were married longer than women in both other conditions. Controlling for these differences did not change the results. Thus, we report results without covariates.

characteristics (Specific, Measurable, Attainable, Realistic, and Time-bound) in a 40-minute training session (see Figure 5.1 for the training content). The same native research assistant conducted 29 training sessions. For each session we invited three couples ($M_{\#couples} = 2.68$, $SD = 0.74$, range: 1 – 4). The exact procedure differed per condition (see Table 5.2 in Appendix for the procedure per condition). Most importantly, only couples in the collaborative goal-setting condition were encouraged to collaborate with their partners to discuss, select, and write down the two most important goals for their income generating activity.

After training, all couples engaged in a decision-making task in which planning was central. Each couple received 54 color-coded building blocks, equally divided between the wife and husband. The couple was instructed to build their dream house out of these blocks. We videotaped this task to assess signs of empowerment in couples' interaction. Next, native enumerators assessed participants' personal empowerment through self-report. Couples in the control condition completed the decision-making task directly after a demographic questionnaire and only participated in the training after all dependent measures were assessed.

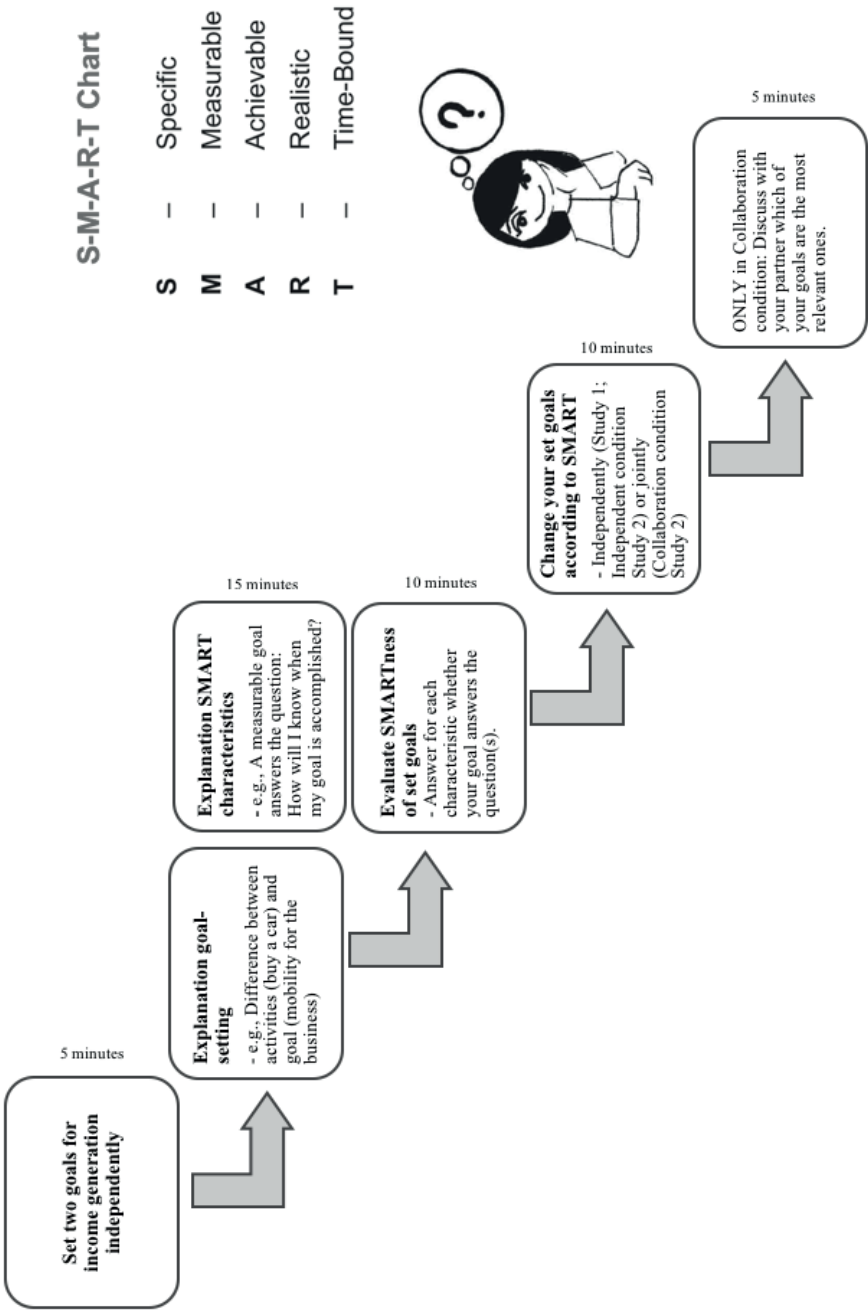


Figure 5.1.
SMART goal-setting training content

Measures. We carefully developed and pre-tested all dependent measures with native speakers to fit the cultural context (Hopkins, 2015).

Goal-setting. All participants were asked twice to write down two goals for their income generating activity: before and after training. All goal statements were translated by a native speaker and coded by two independent coders on whether the goal was specific, broken down in different steps, concrete, measurable, and linked to a time frame (see Table 5.1 for the coding system). We calculated the pre-training score for goals before training, and the post-training score for goals after training (ranging from 0-7 points). Both coders independently coded all pre- and post-training goals achieving excellent interrater reliability ($K = .88$). All remaining discrepancies were resolved through discussion and full consensus was reached.

Table 5.1

<i>Coding scheme SMART goal-setting</i>		
Characteristic	Criteria mentioned	Scoring
Specific	a) Loan or income-generating activity related goal	None=0; 1=1; >1=2
	b) Parties involved	Yes=1; No=0
Attainable	Steps to achieve the goal	Yes=1; No=0
Concrete	Degree of elaboration and concreteness of actions necessary for realistic goals	Yes=1; No=0
Measurable	Criteria for performance outcome	Yes=1; No=0
Time-bound	Time frame for achievement of goal	Yes=1; No=0
	Total SMART-score	0-7

Personal empowerment. We assessed *state self-esteem* as an estimate of women's personal empowerment. Five items were adapted to the specific training context (Heatherton & Polivy, 1991; e.g., I feel confident that I understand the training; see Table 5.3 in Appendix). Participants indicated to what extent they believed that

their performance in the training was good on a 5-point scale ranging from not at all (1) to extremely (5) and we constructed a scale by averaging the five items ($\alpha = .74$)³⁴.

Couple interaction. Two independent coders coded the videotaped interactions in the decision-making task. The first five minutes of each video were coded and the coders reached acceptable inter-rater reliability ($K = .47$, $p < .001$, $r = 1.00$). All remaining discrepancies were resolved through discussion and consensus was reached. Previous research shows that brief segments of nonverbal behavior represent behavior across longer interactions well (Murphy, 2005).

Personal initiative. We coded the relative number of building blocks added by female participants as a measure of personal initiative in the couples' interaction.

Speaking occasions in couple interaction. We coded the number of times in which women spoke. We coded each verbal contribution when women started talking, including mumbling. A new contribution was coded if there was a five seconds silence or an interruption by the partner.

Speaking duration in couple interaction. We coded how long women spoke in the decision-making task.

Training evaluation. We asked participants to indicate whether the training was not at all, a little bit, or very much *useful*, and whether they *learned* nothing new, some new things, or a lot of new things.

Results

Goal-setting. There was no main effect of condition, $F(2, 63) = 1.05$, $p = .356$, but a main effect of time on goal-setting, $F(1, 63) = 29.41$, $p < .001$, showing SMARTer

³⁴ Due to low scale reliabilities for several personal empowerment measures ($\alpha = .27$ to $\alpha = .74$), we mainly focus on observational indicators.

goals after the training. The interaction of condition and time was not significant, $F(2, 63) = .85, p = .433$ (see Table 5.4 in Appendix for an overview of all study variables).

Personal empowerment. Female borrowers' state self-esteem did not differ between the two training conditions, $t(1, 42) = 2.32, p = .135$.

Couple interaction. Personal initiative. The relative number of building blocks added by female participants did not differ between all conditions, $F(2, 65) = 0.01, p = .995$.

Speaking occasion. The number of speaking occasions by female participants did not differ between the conditions, $F(2, 60) = 0.60, p = .552$.

Speaking duration. Women's speaking duration in the decision-making task did not differ between conditions, $F(2, 60) = .97, p = .386$.

Training evaluation. 95.7% of the female participants said the training was very useful for them and 63.8% indicated that they learned a lot of new things.

Discussion

The majority of the couples evaluated the training positively. As expected, training significantly improved participants' goal-setting skills across conditions. However, we did not find an impact of training condition on signs of empowerment.

Study 2

Study 2 had three alterations. First, we intensified the collaboration in the collaborative goal-setting condition to overcome too similar instructions in both training conditions. Second, we selected a more realistic and relevant decision-making task, discussion on investing money. Third, we aimed to increase the sample size.

Method

Sample and design. We invited 74 couples and randomly assigned them to one of three conditions: collaborative goal-setting condition ($n = 25$), independent goal-setting condition ($n = 23$), or control condition ($n = 26$). We invited female microfinance borrowers who were married ($M_{\text{years}} = 14.12$; $SD = 7.09$; range: 1-29), had received a second loan, and were between 25-45 years old ($M = 36.27$, $SD = 7.66$; range: 19-51 years). 76.4% of the couples worked together as a couple on their business. We randomly selected participants from WDF's membership lists, but when participants were not able to attend WDF's field officers approached additional couples to join.

Procedure. The same native research assistant conducted 25 training sessions. For each session we invited three couples to participate ($M_{\text{\#couples}} = 3.50$, $SD = 1.00$, range: 1 – 5). The procedure was identical to Study 1. However, we intensified collaboration in the collaborative goal-setting condition. Female microfinance borrowers and their husbands were asked to already collaborate in setting their joint goals after the training session. Thus, couples collaborated both on adapting their individually-set goals to the training and on selecting the best two goals out of these adapted goals (see Figure 5.1 for overview of the training; Table 5.2 in Appendix for the procedure). We used a different decision-making task to assess signs of relational empowerment in couples' interaction. We asked couples to engage in financial decision-making together by investing an imaginary 200.000 RS (+/- 1200 EURO) in their income generating activity. The task consisted of two phases. First, we encouraged the couples to generate as many ideas as possible on how to spend the 200.000 RS. The enumerator wrote each suggestion on a post-it. Next, the couples were handed 40 copies of 5.000 RS notes and asked to divide the money over the post-its to show how they would invest the money between their suggested investments. We videotaped this

interaction. Next, participants were asked to answer self-report questions (e.g., personal empowerment).

Measures.

Goal-setting. As in Study 1, the participants were asked to write down two goals for their income generating activity before and after training. We used the same coding method (see Table 5.1; range 0 – 7) showing excellent interrater reliability ($K = .86$). All remaining discrepancies were resolved through discussion and full consensus was reached.

Personal empowerment. Again, we assessed *state self-esteem* as an estimate of women's personal empowerment. Five items were adapted to women's income generating activity context (Heatherton & Polivy, 1991; e.g., At the moment, I feel confident that I know how to plan my income generating activity successfully; see Table 5.3 in Appendix). Participants indicated to what extent they believed that they could plan their income generating activity on a 5-point scale ranging from not at all (1) to extremely (5). However, we could not construct a reliable scale from the five items ($\alpha = .14$). Based on factor and reliability analyses we constructed a scale based on three items ($\alpha = .55$, see Table 5.3 in Appendix)³⁵.

Couple interaction. Two independent coders coded the first four minutes of each phase of the videotaped interactions in the decision-making task, thus a maximum of 8 minutes and reached acceptable interrater reliability ($K = .39$, $p < .001$, $r = .92$) in a first coding round. All remaining discrepancies were resolved through discussion and full consensus was reached.

³⁵ Due to low scale reliabilities for several personal empowerment measures ($\alpha = .12$ to $\alpha = .43$), we mainly focus on observational indicators.

Personal initiative. We counted the percentage of the total 20.000 RS allocated by women as an indicator of personal initiative in the couples' interaction.

First say. We coded who was the first to act in the decision-making task, the husband, the wife, or both as another indicator of personal initiative.

Speaking occasions in interaction. Again, we coded the number of times in which women spoke during both phases of the task.

Speaking duration in couple interaction. Again, we coded how long women spoke in the decision-making task.

Task duration. We coded the total time the decision-making task lasted as an indicator of the couple's engagement.

Training evaluation. Again, we asked participants to indicate whether the training was not at all, a little bit, or very much *useful*, and whether they *learned* nothing new, some new things, or a lot of new things.

Results

Goal-setting. There was no main effect of condition, $F(2, 69) = 1.40, p = .253$, but a main effect of time on goal-setting, $F(1, 69) = 61.34, p < .001$, showing SMARTer goals after the training. The interaction of condition and time was not significant, $F(2, 69) = .10, p = .903$ (see Table 5.4 in Appendix for an overview of all study variables).

Personal empowerment. Female borrowers' state self-esteem regarding planning their income generating activity did not differ between conditions, $F(2, 71) = .51, p = .605$.

Couple interaction. *Personal initiative.* The percentage of budget allocated by female participants did not differ between the conditions, $F(2, 71) = 2.89, p = .062$. Interestingly, on a descriptive level, female borrowers in the independent goal-setting condition allocated most budget ($M = 0.33, SD = 0.35$), compared to female borrowers

in the control ($M = 0.24$, $SD = 0.34$, $p = .865$), and especially in the collaborative condition ($M = 0.12$, $SD = 0.27$, $p = .058$).

First say. The frequency at which female borrowers took first initiative in the decision-making task did not differ between conditions, $\chi^2(6) = 9.91$, $p = .129$. However, interestingly, a careful inspection of the data suggests that female borrowers in the independent goal-setting condition take first initiative more often (50.0%) than female borrowers in the collaborative (30.0 %) and control condition (34.8%).

Women's speaking occasions in couple interaction. The number of occasions women spoke did not differ between conditions, $F(2, 61) = 0.88$, $p = .422$.

Speaking duration in couple interaction. Women's speaking duration in the decision-making task did not differ between conditions, $F(2, 60) = 1.61$, $p = .209$.

Total duration of the task. The total duration of the decision-making task did not differ between conditions, $F(2, 64) = 2.97$, $p = .058$. The task lasted 2.68 minutes on average. Interestingly, on a descriptive level, couples in the control condition ($M = 1.99$ $SD = 1.84$) spent less time making decisions than couples in both training conditions ($M_{\text{independent_goalsetting}} = 3.17$, $SD = 2.14$, $p = .086$); $M_{\text{collaborative_goalsetting}} = 3.00$, $SD = 2.00$, $p = .196$).

Training evaluation. 92.9% of the female participants said the training was very useful for them and 52.2% indicated that they learned a lot of new things.

General Discussion

The current research provides a first attempt to systematically investigate how a short goal-setting training session (based on women's needs) and husbands' involvement herein may stimulate women's empowerment. We described the content and implementation of a goal-setting training in the field. Next, we examined the impact of

this training on goal-setting skills, women's personal empowerment, and empowerment in couples' interaction. In both studies, confirming *Hypothesis 1*, women developed SMARTer goals for their income generating activity across conditions. Unexpectedly, we did not observe any significant impacts of condition on women's personal empowerment (*Hypothesis 2*) nor signs of empowerment in couples' interaction in both studies (*Hypothesis 3*). However, on a descriptive level, we observed signs of change in Study 2. Interestingly, couples in both training conditions engaged longer in the decision-making task compared to couples in the control condition who had not participated in training yet. Moreover, women in the independent goal-setting condition showed more personal initiative and more often had the first say in decision-making (i.e., relational empowerment) compared to women in both other conditions. As these findings are not conventionally significant, they should be interpreted with caution but may signal first change.

The promising impact of training

We show that offering female microfinance borrowers and their husbands' access to training – even a single 45-minute training session - improved goal-setting skills. We've selected this training session based on women's needs (Berge et al., 2015). All participants set SMARTer goals for their income-generating activity after training compared to their goals before training. Goal-setting is a component of personal initiative which may improve business outcomes (Campos et al., 2017). However, we found no significant impact on women's empowerment. Interestingly, a recent large longitudinal field experiment testing the impact of the complete GET Ahead training did show increased personal and relational empowerment (Huis, Lensink et al., 2018). Another field experiment also showed that more frequent training participation was related to stronger feelings of empowerment among conditional cash

transfer participants in Panama (Alvarez, van Leeuwen, Montenegro-Montenegro, & van Vugt, 2018). All three lines of research were conducted in different cultural contexts. Across these cultures women are embedded in similar ecologies of embedded interdependence (Kurtiş et al., 2016), suggesting possibly comparable pathways of change through training. To conclude, we suggest that it may take longer before training can increase women's sense of empowerment and change gender roles (e.g., Inglehart & Norris, 2003).

Studying signs of women's empowerment in a collectivistic society

Relationships are an important aspect of daily life (e.g., Adams, Anderson, & Adonu, 2004) and perhaps even more central in societies adhering to a cultural ecology of interdependence, such as Sri Lanka. Therefore, women's spousal relationship should be considered to understand women's empowerment (e.g., Kurtiş et al., 2016). We assessed empowerment in couples' interaction by coding decision-making. Specifically, we coded couples' nonverbal behaviour to gain insight in couples' decision-making dynamics. Observation of nonverbal behaviour is one of the most promising ways to accurately assess empowerment (Malik & Lindahl, 2000). Interestingly, these measures may be especially relevant in collectivistic societies, where self-reports may be less predictive of behaviour because contextual factors (i.e., good understanding with the research team) influence people's responses (e.g., Kanagawa, Cross, & Markus, 2001). Importantly, we collaborated with native speakers in the development of our measures to take the cultural specificity of women's empowerment into account (see Hopkins, 2015). While we only found first, non-significant signs of women's relational empowerment, we nonetheless hope to inspire future research to consider using observational data to investigate this.

Involving husbands to achieve change

In cultural ecologies of embedded interdependence gender norms are strongly embedded in daily interactions where women and men have distinct responsibilities. Thus, we stimulated collaboration between female microfinance borrowers and their husbands to strengthen women's position in the interaction. We expected that encouraging collaboration in goal-setting would increase women's relational empowerment in a subsequent task.

Surprisingly, we found some initial evidence of greater empowerment as indicated by more personal initiative and more frequently having the first say in the interaction for female participants in the independent goal-setting condition compared to the other two conditions (Study 2). This is in line with previous research examining innovative behaviour within organizations shows that participants generate, disseminate, and implement more ideas when they focus on individual rather than collective outcomes (Ng & Lucianetti, 2015). This may explain why female borrowers in the independent goal-setting condition showed more initiative in subsequent decision-making.

Importantly, women participated in the training together with their husbands but learned to set goals for their income generating activity independently. Our research showed that only a few men who were invited to training also joined the training (Huis, Lensink, et al., 2018). Therefore, we offered training to couples together and encouraged couples to actively collaborate, thus moving from invitation to involvement. However, our participants had been married for approximately 15 years. They may have established communication and decision-making rituals in their ongoing relationship (Pearson, Child, Jeffrey, & Carmon, 2010), which are not influenced in a single training session. We speculate that training may have more impact for recently married couples whose communication patterns may not yet be stable.

Limitations and future research

There are two important limitations of our work. First, due to reality constraints in the field work (e.g. number of clients at the selected microfinance institute offices), we unfortunately only managed to include a small sample. Furthermore, we initially randomly selected participants from the administrative lists of WDF. However, some people could not join the training because of work-related obligations. WDF' field officers then invited additional couples to participate. Thus, self-selection may be a problem and should be considered in interpreting our findings. Additionally, we do not have enough power to observe subtle changes in couples' interaction patterns.

Second, we selected a goal-setting exercise from the GET Ahead training program (Bauer et al., 2004) lasting 45 minutes. This is much shorter than the original program which included 32 exercises across nine training sessions lasting approximately 36 hours (Bauer et al., 2004) and a shortened program including nine training sessions lasting approximately 9 hours, which did improve women's empowerment (Huis, Lensink, et al., 2018). Future research should examine the impact of a longer (multiple session) training program tailored to female entrepreneurs (such as the original or shortened GET Ahead training) and should include a sufficiently large sample size to observe subtle changes in couples' interaction.

Conclusion

In this research we argue that offering goal-setting training to female borrowers *and* their husbands by encouraging collaboration between spouses may be a first step to strengthen women's empowerment. We provide first evidence that a short goal-setting training improves participants' goal-setting skills and may strengthen women's empowerment. We describe how a training can be implemented in a unique context. We hope that this research inspires new training initiatives. In sum, we propose that

new rigorous research conducted in real-world settings can inspire new theoretical and practical discussions to increase gender equality through offering microfinance services.

Appendix

Table 5.2

Procedure Study 1 and 2

	Collaborative goal-setting	Independent goal-setting	Control condition
Order	1. Questionnaire (demographics) 2. Training session a. Task: Set two goals individually b. Training c. Task: Adjust same two goals (Study 1: individually; Study 2: together) d. Task: Together select best two out of four goals 3. Additional task: Decision-making 4. Questionnaire (personal empowerment)	1. Questionnaire (demographics) 2. Training session a. Task: Set two goals individually b. Training c. Task: Adjust same two goals individually 3. Additional task: Decision-making 4. Questionnaire (personal empowerment)	1. Questionnaire (demographics) 2. Additional task: Decision-making 3. Questionnaire (personal empowerment) 4. Training session a. Task: Set two goals individually b. Training c. Task: Adjust same two goals (Study 1: individually; Study 2: together) d. Task: Together select best two out of four goals

Table 5.3

State self-esteem items

Study 1		Study 2	
1	I feel confident about my abilities	1	At the moment, I feel confident about my abilities to plan my income generating activity successfully
2	I feel frustrated about my performance in the training	2	At this moment, I feel frustrated about realizing my plans with respect to my income generating activity
3	I feel that I am having trouble understanding what I have now learned	3	At this moment, I feel that I am having trouble understanding how to plan my income generating activity properly
4	I feel as smart as others	4	At the moment, I feel confident that I know how to plan my income generating activity successfully
5	I feel confident that I understand the training	5	At the moment, I feel that I have little understanding on how to set goals for my income generating activity

Note. Items 2, 3, and 4 were included in the scale construction in Study 2.

Table 5.4

Overview of the means and standard deviations in Study 1 and 2.

	Study 1			Study 2			
	Collaborative goal-setting	Independent goal-setting	Control condition	Collaborative goal-setting	Independent goal-setting	Control condition	Differences between conditions
	<i>M(SD)</i>	<i>M(SD)</i>	<i>M(SD)</i>	<i>M(SD)</i>	<i>M(SD)</i>	<i>M(SD)</i>	
Pre-training goal-setting	1.13 (.81)	1.94 (1.07)	1.28 (.76)	1.27 (.82)	1.40 (1.04)	1.21 (.71)	.333
Post-training goals	1.94 (1.25)	2.28 (1.26)	2.10 (1.42)	2.84 (1.43)	2.90 (1.51)	2.42 (1.23)	.473
Self-esteem	3.80 (.84)	4.19 (.69)	-	4.00 (.89)	3.90 (.75)	4.15 (.70)	.605
Personal initiative	0.44 (0.21)	0.42 (0.20)	0.48 (0.22)	0.12 (0.27)	0.33 (0.35)	0.24 (0.34)	.062
First say women				30.0%	50.0%	34.8%	.129
Speaking occasion	14.39 (7.88)	16.52 (8.32)	14.68 (6.96)	18.81 (8.74)	16.05 (8.20)	16.04 (7.10)	.422
Speaking duration	25.41 (11.25)	35.54 (31.46)	35.40 (30.50)	10.95 (6.09)	9.96 (7.05)	13.52 (7.93)	.209
Task duration				3.00 (2.00)	3.17 (2.14)	1.99 (1.84)	.058

Note. No significant differences in Study 1



Chapter

6

General Discussion

The overall aim of this dissertation was to offer a more comprehensive understanding of the meaning of women's empowerment in the field of microfinance services. Second, we systematically investigated the impact of training on the development of women's empowerment among female microfinance borrowers. Specifically, we examined the impact of training and of women's relationship with their husbands on signs of their empowerment. We showed 1) that women's empowerment should be differentiated in a personal, relational, and societal dimension and that previous mixed findings can be better understood when using this distinction, 2) that women's marital relationship is related to their empowerment, and 3) that specific training for female entrepreneurs and the involvement of husbands in training may be promising ways to strengthen women's position in this context. In the current chapter, we discuss these findings in more detail, acknowledge limitations and suggest future research directions as well as infer implications from our work.

Summary of findings

In Chapter 2, we integrated previous findings examining women's empowerment in the context of microfinance services and present a novel integrative model to differentiate between three dimensions of empowerment. Proponents of microfinance services have proposed that offering women access to microfinance services should empower them (e.g., Agier & Szafarz, 2010; Armendáriz & Morduch, 2010; Kulkarni, 2011). However, empirical evidence has provided mixed results for this relationship (e.g., Duvendack et al., 2014; Garikipati et al., 2016). Based on a literature review we proposed a Three-Dimensional Model of Women's Empowerment to differentiate between three distinct but related dimensions of women's empowerment. Specifically, women's personal empowerment, referring to women's personal beliefs and actions (e.g., personal control beliefs) at the micro-level, women's

relational empowerment, referring to women's beliefs and actions in relation to relevant others (e.g., women's engagement in social groups) at the meso-level, and women's societal empowerment, referring to the situation of women in the broader societal context (e.g., political representation) at the macro-level. We suggested that differentiation between these three dimensions of women's empowerment will enrich the understanding of women's empowerment and facilitate comparisons of results across studies. Importantly, we argued that time (e.g., time lag between an intervention and assessment) and culture (e.g., cultural norms influencing the meaning of women's empowerment) are two important moderators that should be considered in understanding and measuring women's empowerment.

Chapter 3 extends previous research by examining the influence of women's marital relationship on women's empowerment as a highly relevant contextual factor. The women participating in our research live in cultural ecologies of embedded interdependence where relationships are central to one's being and may impact women's empowerment. Therefore, we examined the impact of one important close relationship, namely women's relationship with their spouse. We investigated how women's personal empowerment, assessed with self-esteem, and women's marital relationship quality, assessed with the absence of intimate partner violence, were related to financial household decision-making. We distinguished between financial household decision-making on small expenditures that are traditionally within women's decision-making power (e.g., food expenses) and larger expenditures that are traditionally not within women's decision-making power in the context of our study (e.g., house loans). We showed that the type of decision influenced the importance of women's spousal relationship in women's empowerment: For small expenditures, both women's self-esteem and absence of intimate partner violence were positively related

to women's financial decision-making. For larger expenditures, only women's absence of intimate partner violence was positively related to women's financial decision-making. Importantly, these latter decisions are conventionally outside of women's financial decision-making power, therefore women's influence over these decisions may be most indicative of empowerment (e.g., Johnson, 2016). Therefore, we suggest that it is important to consider the relationship female microfinance borrowers have with their husbands when studying women's empowerment, to reflect their embeddedness in the social context. This is reflected in the next two chapters, where we examined the impact of inviting (Chapter 4) or involving (Chapter 5) female borrowers' husbands in training in the field of microfinance.

In Chapter 4, we were the first to systematically investigate the impact of the Gender and Entrepreneurship Together Ahead for female entrepreneurs training (Get Ahead, Bauer et al., 2004) and the impact of inviting female microfinance borrowers' husbands to this training on women's personal and relational empowerment in a randomized controlled trial in Northern Vietnam. Specifically, we examined the impact of this nine-month gender and business-training program (comprising nine training modules lasting approximately 9 hours in total; and weekly repetitions) on female borrowers' personal control beliefs (personal empowerment), relational friction and financial decision-making within the household (relational empowerment) in the short- and medium-run, respectively six and twelve months after the training. We found that access to the GET Ahead training improved women's empowerment on all three aspects from before the training to twelve months after the training. However, inviting female borrowers' husbands to the training did not seem to add to these effects. Importantly, only a small percentage of the invited husbands participated in the training (on average 24.1% of the invited husbands participated in each offered training

module). This low participation rate might explain why we observed no additional impact of inviting husbands to training. Thus, in the next chapter we examined the impact of husbands' actual involvement, rather than invitation, to training.

In Chapter 5, we built upon the findings from Chapter 4 in two main ways. First, we adapted one training exercise from the GET Ahead training program focused on setting SMART (Specific, Measurable, Achievable, Realistic, Time-bound) business goals for female entrepreneurs in Sri Lanka. Second, to the best of our knowledge, we conducted the first empirical research in which we invited female borrowers' husbands and in addition actively encouraging spousal collaboration in the training. In two studies, we examined the impact of the training (lasting approximately 45 minutes in total) and of encouraging spousal collaboration on goal-setting skills, women's personal empowerment (self-esteem), and the couple interaction in a subsequent goal-setting task immediately after the training session. Specifically, we coded couples' interactions in a decision-making task to assess signs of women's empowerment in relation to their spouse. In both studies, we found that the goal-setting training improved female borrowers' SMART goal setting skills. However, we found no significant impacts of training or spousal collaboration on women's personal empowerment or empowerment in couples' interaction. Interestingly, on a descriptive level, we observed initial evidence of women's increased empowerment in interaction with their husbands for women working independently rather than collaboratively in the training.

Training in the context of microfinance services

Since its inception in the 1980s, microfinance services have undergone many changes. Today, many microfinance institutions provide training on managing one's

income-generating activities in addition to offering credit (e.g., Augsburg, De Haas, Harmgart, & Meghir, 2015). Previous research showed mixed findings regarding the relationship between training and business outcomes (for a review see McKenzie, & Woodruff, 2014). Importantly, there is evidence showing a gendered discrepancy on this relationship such that business training improved business outcomes for male entrepreneurs, but not for female entrepreneurs (Berge, Bjorvatn, & Tungodden, 2014; De Mel, McKenzie, & Woodruff, 2009; Giné & Mansuri, 2014). Consequently, researchers concluded that training for female entrepreneurs might be more effective if it focused on increasing women's motivation to manage business activities and considered external constraints (i.e., household responsibilities; Berge et al., 2015).

One training which focuses on the specific role of women in running an income generating activity is the Gender and Entrepreneurship Together Ahead (GET Ahead) training program (Bauer et al., 2004). We show first positive effects of the GET Ahead training on women's empowerment. We suggest that this new focus on the needs of female entrepreneurs may have stimulated these overall positive impacts. We examined the impact of the intense GET Ahead training program (Chapter 4) and one short exercise from this program (Chapter 5) on women's personal and relational empowerment.

We acknowledge that it is not possible to directly compare the results of our two studies (Chapter 4 & 5) due to differences in the set-up of the training, the outcome measures, and the cultural contexts. However, we suggest that they offer two interesting insights. First, the intensity of a training seems to matter. We observed stronger empowerment impacts after the longer training program (9 sessions of one hour over a period of nine months; Chapter 4) compared to the short training session (one session of 45 minutes; Chapter 5). We speculate that it may take longer before training can

strengthen women's position, especially with regard to women's relational empowerment. In our studies, we assessed women's relational empowerment in relation to their husbands. Relational dynamics develop over time and are embedded in daily interactions among couples (e.g., Inglehart & Norris, 2003; Prentice & Shelton, 2012). Thus, one training session (see Chapter 5) may not change existing relational dynamics that quickly and a more intense training program may be required. Second, it may also take time before a training program can change relational dynamics afterwards. In Chapter 4, we interestingly observed stronger empowerment effects twelve months after the last training session, compared to six months after. In addition, this may also explain why we did not find significant empowerment impacts immediately after a short training session (Chapter 5). Importantly, longitudinal research is necessary to understand whether effects may take time to materialize (e.g., McKenzie & Woodruff, 2014).

Gender roles and women's empowerment

Worldwide, men generally have greater access to power than women. Specifically, men are more likely to be stronger, have more access to resources, face more favorable cultural ideologies, and less social obligations (see bases of gendered power; Pratto & Walker, 2004). We examined women's empowerment in the field of microfinance because this offered a unique context to observe how access to more resources (microloans and training) for women may change existing gendered power dynamics in their relationship with their spouse.

Previous research suggested that interventions should address multiple bases of power to promote gender equality (de Lemus, Navarro, Megías, Velásquez, & Ryan, 2014; Pratto & Walker, 2004; Rosenthal & Levy, 2010). Receiving a resource (microloan plus training) may be a first step to change the gendered power relation

between women and men. As this relationship is based on four interrelated sources of power, access to microfinance services may also influence the other bases of power. The gender- and business-training program (Chapter 4) which we studied also addressed issues with respect to cultural ideologies (e.g., women's specific role as entrepreneur) and social obligations (e.g., time constraints women face). Using exploratory analyses, we probed the channels through which access to the training strengthened women's empowerment. Our findings suggested that increased gender knowledge (e.g., both men and women should have equal opportunities in enterprise development) more than financial and business capacity (e.g., I am capable of recording sales, withdrawals, and payments to workers) increased women's personal and relational empowerment over time. In line with previous research (e.g., Berge et al., 2015), we speculate that training for female entrepreneurs should thus consider and counter gender-specific constraints to enhance women's empowerment.

Husbands' role in women's empowerment. Men may be both part of the problem and part of the solution to social change towards gender equality (Howson & Flood, 2015). As such, women's husbands can both strengthen and hinder women in their independence (e.g., Ali et al., 2011). Within the context of microfinance services, the involvement of female microfinance borrowers' husbands may be important to strengthen women's empowerment (e.g., Mayoux, 2006) and prevent intimate partner violence (e.g., Rahman et al., 2011). Surely, inequality is essentially a relationship between the advantaged and the disadvantaged (e.g., Dixon et al., 2012). Individuals are embedded in networks of social relationships (e.g., Adams, Anderson, & Adonu, 2004; Van Zomeren, 2016; Qin, 2004). It follows that relationships between members of paired social categories – such as men and women – may be similar to interpersonal relationships (Prentice & Shelton, 2012). It may therefore be important to consider

relational models in studying categorical inequality (see also Dixon et al., 2012) and in producing social change (Prentice & Shelton, 2012).

Previous research suggests that in order to change existing relationships, it may be necessary to involve both parties in the relationship (e.g., men and women; Dixon et al., 2012) and consider existing gender beliefs (e.g., Tilly, 1998). Based on such reasoning, offering couple-based interventions would be essential to approach women's empowerment and gender equality (Rosenthal & Levy, 2010). Importantly, the privileged group should be involved to attain social change (e.g., Goodman, 2000). We suggested that to move towards more gender equality, men should understand the perspective of women and be willing to change, whereas women should understand their disadvantaged position and strive for change (see also Chowdhury & Patnaik, 2010). We propose that this focus on women's relational context may be even more crucial in cultural contexts adhering to an ecology of interdependence where social relationships are experienced as essential parts of people's being (e.g., Adams, Anderson, & Adonu, 2004; Kurtiş, Adams, Estrada-Villalta, 2016). In these cultural settings – most common in the Global South (e.g., Estrada-Villalta & Adams, 2018) – the social world is understood as a network of lasting connections characterized by obligations for care and support both within and outside the nuclear household (e.g., extended families, local communities; Greenfield, 2012; Kurtiş, Adams, & Estrada-Villalta, 2016). These relational conceptions of the person and society need to be recognized when investigating and especially when implementing cultural-sensitive interventions which aim to stimulate women's empowerment (Estrada-Villalta & Adams, 2018; Huis et al., 2017; Kurtiş & Adams, 2015).

We considered women's relational context in their empowerment by examining the impact of women's marital relationship quality (i.e., absence of intimate partner

violence) on empowerment (Chapter 3), but also by examining the impact of inviting (Chapter 4) or involving (Chapter 5) the husbands of female microfinance borrowers to training. We were unable to show a significant additional impact of inviting or involving husbands to training on women's personal and relational empowerment. Nonetheless, especially reflecting on the findings from Chapter 3, our findings suggest that women's relationship with her husband is important in the development of women's empowerment. This chapter showed that the quality of women's spousal relationship (absence of intimate partner violence) was most significantly related to women's financial decision-making on larger expenditures (e.g., house repairs) compared to small expenditures (e.g., food expenses). Previous research suggests that, in the cultural context of our research, men (e.g., Kabeer, 1999) traditionally make decisions about larger expenditures. Women gaining decision-making power in these domains may challenge existing gender roles. These challenges to male privilege may result in greater empowerment (e.g., Dutt, Grabe, & Catro, 2016) but may also trigger men to reconfirm their position of power (e.g., through violence; Jewkes, 2002).

Importantly, in our research we only considered women's immediate relational context, namely their marital relationship. However, we acknowledge that other social contexts may be important to women's empowerment as well. In fact, previous research suggests that microfinance services may in part strengthen women's empowerment specifically because women participate in groups and develop new social networks, attitudes, and beliefs in these groups (e.g., Kim et al., 2009; Sanyal, 2009; Vakis et al., 2011). Especially in cultural ecologies of embedded interdependence, women's increased investment in cooperative or kinship groups may reflect their greater relational empowerment (e.g., Lord & Hutchison, 1993). As such, women's understanding of self and society will influence how women experience each of the

three dimensions of empowerment. For example, in cultural contexts where the social world is perceived as a dense network of connections, characterized by obligations for care and support (Kurtiş et al., 2016), women's experience of personal empowerment may be more relational than in cultural contexts where the social world is perceived as more independent.

Pathways of change towards women's empowerment

Women's empowerment is a multifaceted process, which involves individual as well as collective awareness, beliefs, and behavior embedded in the social structure of specific cultural contexts. Thus, women's empowerment is inherently dynamic and concerns a transition from being un-empowered to becoming empowered (e.g., Bali Swain & Wallentin, 2009). Different pathways may stimulate women's empowerment. In this dissertation, we studied the impact of training on women's empowerment in the context of microfinance services. Below, we will first discuss the pathway of this type of change towards empowerment (so-called individual agency). Next, we will discuss one other possible pathway of change through which women may become empowered (so-called social norms). This discussion goes beyond the scope of our research and more generally discusses how women's empowerment could be instigated.

Individual agency.

Microfinance programs offer credit and often also other services such as training to empower women. In general, training people's skills should increase their agency beliefs (e.g., Bandura, 1997). Our results also show that female borrowers for example increased their control beliefs and intra household decision-making after training, suggesting that individual capacities may be a first step towards women's empowerment (e.g., Hansen, 2015; Inglehart & Norris, 2003). Interestingly, a recent

field study showed stronger empowerment and autonomy among people who received autonomy-oriented help (i.e., training, cash transfers) compared to dependency-oriented help (i.e., vouchers) in the context of a conditional transfer program in Panama (Alvarez, van Leeuwen, Montenegro-Montenegro, & van Vugt, 2018). Thus, offering women the opportunity to take control over their life, as also suggested by Muhammad Yunus, seems to be a promising pathway to increase women's empowerment. The results of this dissertation provide first signs for this pathway of change from individual agency to women's empowerment.

Social norms.

In cultural ecologies of embedded interdependence, social norms about gender roles may influence women's expression of individual agency (e.g., Inglehart & Norris, 2003; Kurtiş et al., 2016). Social norms about gender roles might be so strong that women cannot act upon their newly developed personal agency beliefs. Importantly, compared with social norms, personal agency and individual growth may be less relevant indicators of women's empowerment in cultural ecologies of embedded interdependence where relational and communal capabilities are more central (Estrada-Villalta & Adams, 2018). Thus, it is crucial to consider social norms to understand and stimulate social change (Tankard & Paluck, 2006). In another line of research, we examined whether a community conversation program about social norms may have the power to change participants' attitudes towards gender equality (de Cao, Huis, Jemaneh, & Lensink, 2017). Community conversations are built on a common practice in many African countries where community elders gather to discuss a problem until they reach consensus. Nowadays, a cross section of people from the community are invited to participate in community conversations aimed to stimulate discussion and change social norms and practices (Rosenberg, 2013; UNDP, 2004). We evaluated an

existing community conversation program in Ethiopia, where community members were invited to participate in ten conversations about violence against girls and young women with the aim to increase awareness about girls' and women's rights and decrease violence against and trafficking of this vulnerable group. The findings provide first preliminary evidence that a community conversations can improve attitudes towards less harmful practices against girls and women's rights (compared to a waiting list control group). Thus, using the culturally common practice of community conversations seems to be another promising way to change social norms starting from the community.

Limitations & Future research

There are four general limitations in this dissertation. First, we cannot disentangle the impact of offering credit and training jointly from the impact of offering training alone. We examined the impact of training tailored to the needs of female entrepreneurs (see also Alexander-Tedeschi & Karlan, 2009; Banerjee et al., 2015b for a discussion on selection-bias in microfinance clients). As such, we can only compare the empowerment impact of receiving credit-only or receiving credit *plus* training (*plus* husband's involvement). We encourage future research to systematically examine the impact of credit, the impact of training, and the impact of the combination of credit and training to assess the unique or complementarity impact of these factors in strengthening women's empowerment.

Second, based on our research we cannot provide conclusive evidence on the potential benefit of involving female microfinance borrowers' husbands. In two chapters we examined the impact of involving husbands in training, either through invitation only (Chapter 4) or by active involvement (Chapter 5), but found no significant additional impact. However, we suggest that methodological shortcomings

(e.g., inability to statistically differentiate between the presence of a husband or one's own husband in training in Chapter 4, length of spousal collaboration in Chapter 5) may explain these null findings. Moreover, our correlational findings in Chapter 3 do suggest that women's relationship with their husbands is important to understand whether they can express empowerment in the household decision making (see also Howson & Flood, 2015). We encourage future research to further investigate the potential of women's spousal relationship in women's empowerment. Additionally, an important objective for future research would be to examine the importance of other relationships (e.g., community groups, kinship) in the development of women's empowerment.

Third, we used measures that have been successfully used in previous cross-cultural research, such as women's influence over financial household decision-making (Chapter 3, 4, 5). These measures may still largely reflect an understanding of women's empowerment based in Western, Educated, Industrialized, Rich, Democratic (WEIRD; see Henrich, Heine, Norenzayan, 2010) societies, with an emphasis on women's personal liberties and growth (e.g., Carby, 1997; Estrada-Villalta & Adams, 2018). Therefore, we developed additional culturally sensitive measures for our research in Sri Lanka (Chapter 5). First, we conducted focus group discussions to find out whether our theoretical constructs existed and if so, how to best operationalize them in this context. In addition, we filmed couples' interactions on a subsequent task and developed a coding scheme in collaboration with native speakers to assess women's empowerment in these interactions. We acknowledge that cultures inform the meaning of empowerment and how the concept can be operationalized (for a discussion on the relevance of disjoint versus conjoint models of agency in different cultural contexts see Markus & Kitayama, 2003). Previous research shows that it is crucial to use context-

specific measures of psychological agency and empowerment (Klein & Ballon, 2017). Thus, we suggest that future research should more thoroughly engage with place-based knowledge when designing measures to assess study variables.

Fourth, we examined women's personal and relational empowerment, but we did not assess women's societal empowerment. Societal empowerment may only develop over the course of several years. To the best of our knowledge, previous research has not examined the long-term effects of training in the context of microfinance on women's empowerment. However, we suggest that policy claims regarding the links between microfinance, women's empowerment, poverty reduction, and sustainable development warrant systematic long-term research to assess the process through which women's personal, relational, and societal empowerment may develop through access to microfinance services.

Practical implications

We derive three main practical implications from our work. First, we suggest that stakeholders in the field of microfinance should differentiate between the three dimensions of women's empowerment personal, relational, and societal empowerment (see Three-Dimensional Model of Women's Empowerment, Chapter 2). This is especially important in designing, implementing and evaluating interventions. The distinction should enable practitioners to develop a sound theory of change (White, 2009) describing why and when which activity should result in what type of empowerment. Importantly, we suggest that they need to understand what empowerment means in a specific cultural context and when changes in empowerment may materialize.

Second, we suggest that training in the context of microfinance services may

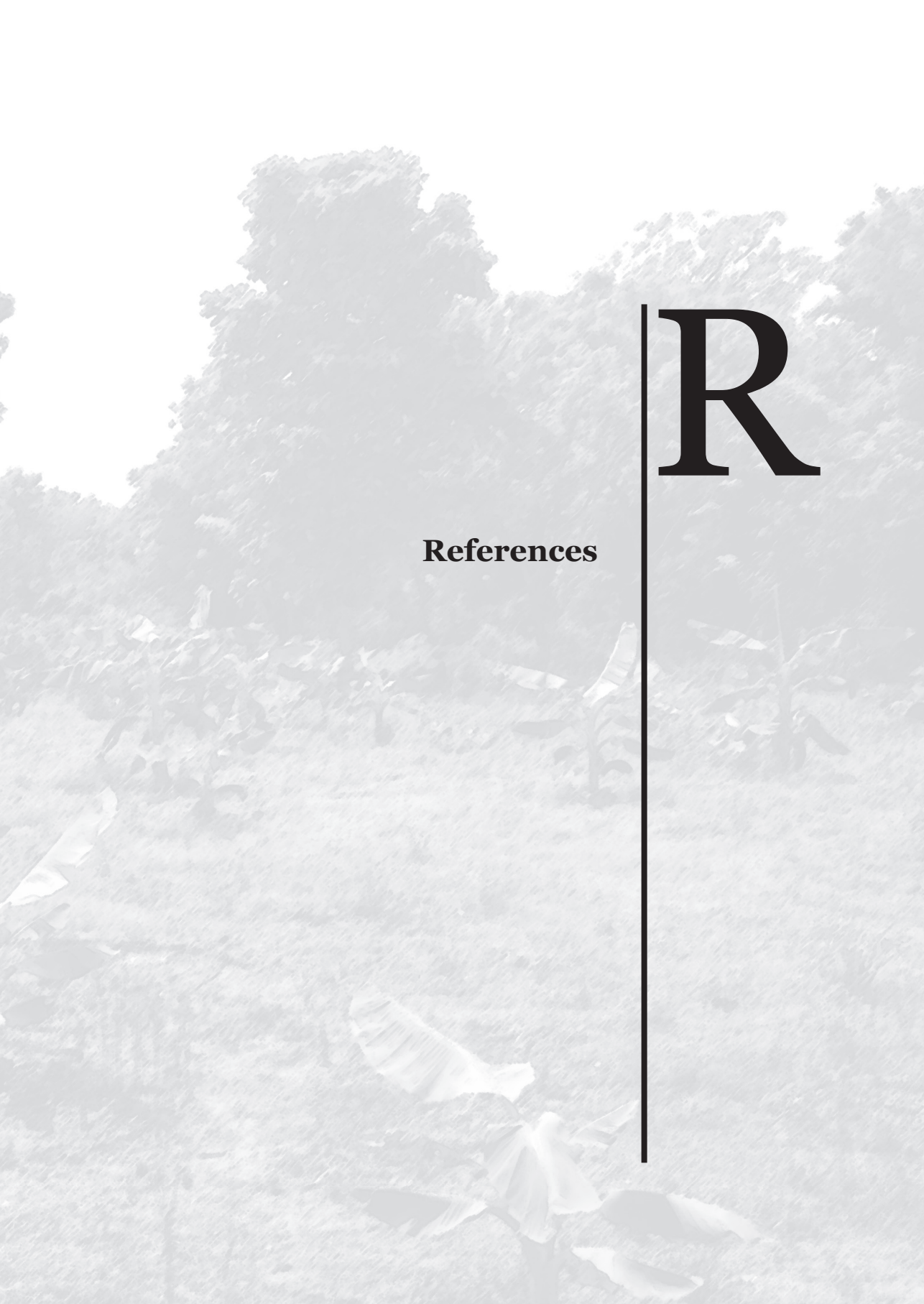
be a promising avenue through which women's empowerment can be encouraged. Our findings suggest that access to a training tailored to the needs of female entrepreneurs strengthens women's position. A longer training is more promising in changing gender relations. However, offering training can be very expensive both for the organizers (for example costs for trainers; see also Lensink, Mersland, Vu, & Zamore, 2017) but also for the participants (for example time investment of entrepreneurs which may conflict their daily duties). Thus, we suggest to carefully consider the costs and benefits of offering training for all involved parties.

Third, our research does not yet offer clear evidence for the benefit of involving husbands of female microfinance borrowers. However, we provide some evidence for the relevance of considering women's marital relationship. Other research showed that men oftentimes felt excluded from microfinance programs and may respond with violence to regain power (Allen et al., 2010; Rahman, 2010). Therefore, based on previous research (e.g., Fishbach, Henderson, & Koo, 2011) we suggest to encourage collaboration with husbands to stimulate discussions of social obligations to change gender roles in the long run (see also Prentice & Shelton, 2010). Importantly, men should join but not overrule their wives in the training to help ensure women's agency (for a similar argument see Petterson & Sutton, 2017).

Conclusion

In this dissertation, we have shown that women's empowerment can be defined as a multifaceted process, which involves individual as well as collective awareness, beliefs, and behavior embedded in the social structure of specific cultural contexts. Women's empowerment should be differentiated across three different dimensions: personal, relational, and societal empowerment. Access to training in the context of microfinance services may instigate women's personal and relational empowerment.

Importantly, we suggest that training should be adapted to the needs of female entrepreneurs and that the involvement of husbands may be a promising avenue to strengthen women's position in society and hopefully contribute to sustainable development across the world.



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Dutch Summary

Wereldwijd hebben vrouwen minder toegang tot macht dan mannen (Brown, 1991; Lenski, 1984). Mondiaal werd in 2016 slechts 22,8 procent van de zetels in nationale parlementen bezet door vrouwen (IPU, 2016), maar was wel bijna 70% van de 759 miljoen analfabeten volwassenen vrouw (Verenigde Naties, 2015). Een recent rapport van de World Bank Group (2015) laat zien dat 155 van de 173 onderzochte landen nog steeds wetten hebben die de economische mogelijkheden van vrouwen beperken (bijv. type baan wat beschikbaar is voor vrouwen; de noodzaak voor toestemming van een man alvorens vrouwen een baan of paspoort kunnen aanvragen). Deze voortdurende onevenredige toegang tot middelen voor mannen resulteert wereldwijd in relatief stabiele genderongelijkheid (Sidanius & Pratto, 1999).

Ongelijkheid in de samenleving komt tot uiting in verschillende bronnen van macht, die ongelijk verdeeld zijn tussen vrouwen en mannen (zie Pratto & Walker, 2004; Pratto, Lee, Tan & Pitpitan, 2011). Ten eerste kunnen mannen, meer dan vrouwen, (de dreiging van) *geweld* (zoals fysiek en psychologisch geweld gericht tegen vrouwen) gebruiken om de macht van vrouwen te ondermijnen. Ten tweede hebben mannen meer controle over *middelen* in vergelijking met vrouwen. Zo hebben mannen gemiddeld meer toegang tot land, onderwijs en inkomen vergeleken met vrouwen. Ten derde zijn *culturele ideologieën* (bijv. bestaande genderrollen in de maatschappij) gunstiger voor mannen dan voor vrouwen. Denk hierbij bijvoorbeeld aan seksisme of gender-scripts die carrièrekansen voor vrouwen beïnvloeden. Ten vierde leggen asymmetrische *sociale verplichtingen* meer verplichtingen op aan vrouwen in vergelijking met mannen, zoals bijvoorbeeld verantwoordelijkheden om voor anderen te zorgen (Pratto & Walker, 2004). Een prominente benadering om de positie van vrouwen in de samenleving te verbeteren en hen te helpen om uit armoede te raken is het aanbieden van toegang tot microfinancieringsdiensten aan vrouwen (bijv.

Armendáriz & Morduch, 2010; Hashemi, Schuler, & Riley, 1996; Kabeer, 2001; Kulkarni, 2011). Wanneer vrouwen toegang krijgen tot microfinancieringsdiensten (*middelen*) kan dit een invloed hebben om de bestaande machtsdynamiek tussen mannen en vrouwen. Deze context biedt dus een uniek inzicht in de ontwikkeling van *women's empowerment*.³⁶

Microfinanciering

In 1983 richtte Muhammad Yunus de Grameen Bank in Bangladesh op om microkredieten aan te bieden aan de armen op het platteland. Dit was de eerste bank die kleine leningen aanbood aan arme mensen die tot dan toe niet de kans hadden gekregen om een lening bij een commerciële bank te krijgen. De Nobelprijswinnaar voor de Vrede gelooft dat recht op krediet een mensenrecht is en streeft ernaar de armoede over de hele wereld te verminderen door het verstrekken van kredieten (Yunus Center, 2011). Hij betoogt dat met name vrouwen microleningen moeten krijgen, omdat ze hen in staat kunnen stellen en de familie kunnen helpen om uit de armoede te raken: "Van de 7 miljoen leners die we hebben, is 97% [...] vrouw en het werkt prachtig. Ons doel is nog steeds om het gezin te helpen om uit de armoede te komen, dus als je vrouwen sterker maakt, gebeurt het sneller dan andersom" (Yunus, 2006).

Microfinancieringsinstellingen bieden kleine leningen aan arme zelfstandigen die leven onder de armoedegrens en zijn uitgesloten van het commerciële banksysteem omdat ze geen enkele vorm van zekerheid, storting of onderpand kunnen bieden (Armendáriz & Morduch, 2010; Schreiner & Colombet, 2001). Microfinancierings-cliënten ontvangen microleningen voor het opzetten van activiteiten waarmee zij inkomsten kunnen genereren (bijvoorbeeld kleding maken,

³⁶ Ik gebruik de Engelse term 'women's empowerment' om te verwijzen naar het versterken van de positie van vrouwen. Empowerment vertaalt zich naar 'in staat stellen', dus women's empowerment draait om het in staat stellen van vrouwen om hun doelen te bereiken.

zoetwaren maken) om door middel van dit inkomen de cyclus van armoede te doorbreken. De omvang van deze micro-leningen is ongeveer \$768, - (in 2014), hoewel er grote regionale verschillen bestaan (Buera, Kaboski & Shin, 2017). Sinds de eerste implementatie van microkredieten is het aantal microfinancieringsinstellingen exponentieel toegenomen (Hermes, Lensink, & Meesters, 2011). Tegenwoordig zijn microfinancieringsdiensten een van de meest geïmplementeerde programma's om de positie van armen te verbeteren en zijn al meer dan 211 miljoen klanten bereikt (Reed, 2015).

Women's empowerment

Women's empowerment wordt gedefinieerd als het proces waardoor vrouwen het vermogen ontwikkelen om strategische levenskeuzes te maken in een context waarin dit vermogen hen eerder werd ontzegd (Kabeer, 1999). Empowerment kan dus alleen het gevolg zijn van een toestand van machteloosheid (bijv. Kabeer, 1999; Malhotra, Schuler, & Boender, 2002). Het is een proces waardoor mensen controle krijgen over hun eigen leven en zaken die belangrijk voor hen, hun gemeenschap, of samenleving zijn (bijv. Cattaneo & Chapman, 2010; Luttrell, Quiroz, Scrutton, & Bird, 2009). De specifieke betekenis van women's empowerment hangt echter af van de precieze culturele context (Ibrahim & Alkire, 2007) aangezien culturele normen en attitudes de ontwikkeling van empowerment kunnen beïnvloeden (bijv. Mayoux, 1999; Dutt et al., 2016). Belangrijk is dat de ontwikkeling van women's empowerment zowel betrekking heeft op individuele als collectieve processen (Stromquist, 2015).

Microfinanciering en women's empowerment

De overgrote meerderheid van de microfinancierings-cliënten is vrouw (Kaur, 2014). Echter, de relatie tussen toegang tot microfinancieringsdiensten en women's empowerment is niet eenduidig en is afhankelijk van de exacte aard van de aangeboden

interventies (bijv. Duvendack et al., 2014; Garikipati, Johnson, Guérin, & Szafarz, 2016). Dat wil zeggen, microfinancieringsdiensten bestaan meestal niet alleen uit het verstrekken van kleine leningen, maar impliceren ook het aanbieden van niet-financiële diensten, zoals spaarprogramma's of training (bijv. Armendáriz & Morduch, 2010). Traditioneel worden de meeste microfinancieringsdiensten geïmplementeerd in culturele contexten waar collectivistische normen van onderlinge afhankelijkheid centraal staan. Binnen deze contexten hecht men veelal meer belang aan het groeps welzijn dan aan het eigen welzijn (bijv. Gould, 2010) en zien mensen zichzelf over het algemeen in de essentie als gerelateerd aan anderen (bijv. Markus & Kitayama, 1991; Qin, 2004). Bijvoorbeeld, in traditionele Aziatische culturele contexten ziet men zichzelf niet los van zijn of haar relaties (Ho, 1993). Vooral de relatie van vrouwen met hun partner kan belangrijk zijn om de positie van vrouwen en hun empowerment te begrijpen (bijv. Ali et al., 2011). Uit eerder onderzoek blijkt dat mannen zowel een deel van het probleem als een deel van de oplossing kunnen zijn wanneer we kijken naar sociale verandering richting gendergelijkheid (Howson & Flood, 2015). Volgens deze redenering wordt genderongelijkheid enerzijds in stand gehouden doordat mannen hun dominante machtspositie willen behouden maar kunnen veranderingen in de attitudes en gedragingen van mannen tevens leiden tot gender-gelijkwaardigheid.

Dit proefschrift heeft twee belangrijke doelen. Allereerst probeerden we de betekenis van women's empowerment beter te begrijpen in het kader van microfinancieringsdiensten. Ten tweede onderzochten we de impact van training op de ontwikkeling van women's empowerment voor vrouwelijke microfinancieringscliënten. Hierbinnen analyseerden we de impact van training en de impact van de relationele context waarbinnen vrouwen zich bevinden (d.w.z. de relatie die vrouwelijke kredietnemers hebben met hun echtgenoten).

Samenvatting van bevindingen

Het centrale doel van hoofdstuk 2 was om eerdere bevindingen over women's empowerment in de context van microfinancieringsdiensten te integreren. Op basis van een literatuurstudie stellen we een driedimensionaal model van women's empowerment voor om onderscheid te maken tussen drie verschillende maar gerelateerde dimensies van empowerment. Meer specifiek, persoonlijke empowerment, verwijzend naar persoonlijke overtuigingen en acties van vrouwen (zoals zelfvertrouwen) op microniveau, relationeel empowerment, verwijzend naar overtuigingen en acties van vrouwen in relatie tot relevante anderen (zoals betrokkenheid in sociale groepen) op het mesoniveau en empowerment van vrouwen op maatschappelijk gebied, verwijzend naar de situatie van vrouwen in de bredere maatschappelijke context (bijv. onderwijstrajecten voor meisjes) op macroniveau. In dit hoofdstuk benadrukken we het onderscheid tussen deze drie dimensies van women's empowerment ons inzicht in de betekenis van dit construct en vergelijkingen van resultaten tussen studies en culturen zal vergemakkelijken. Belangrijk is dat we beargumenteren dat tijd (bijv. het tijdsverloop tussen wanneer een interventie wordt aangeboden en wanneer geëvalueerd) en cultuur (bijv. het belang van naasten in het gevoel van empowerment) twee belangrijke factoren zijn in het begrijpen en meten van women's empowerment.

In hoofdstuk 3 onderzochten we een cruciale sociale relatie die de empowerment van vrouwen kan beïnvloeden: hun relatie met hun echtgenoot. We onderzochten hoe de persoonlijke empowerment van vrouwen, (eigenwaarde), en de kwaliteit van de echtelijke relatie (de afwezigheid van huiselijk geweld), verband hielden met de financiële beslissingen die vrouwen nemen binnen het huishouden. We maakten onderscheid tussen financiële beslissingen over kleine uitgaven die

traditioneel onder de beslissingsmacht van vrouwen vallen, zoals eten, en grotere uitgaven die traditioneel niet onder de beslissingsmacht van vrouwen vallen in de context van ons onderzoek, zoals investeringen in het huis. We toonden aan dat voor kleine uitgaven de persoonlijke empowerment van vrouwen en de relationele kwaliteit van het huwelijk beiden samenhangen met het nemen van beslissingen. Voor grotere uitgaven was alleen de kwaliteit van het huwelijk positief gerelateerd aan de financiële besluitvorming van vrouwen. Eerder onderzoek suggereerde dat beslissingen, die conventioneel buiten de financiële beslissingsbevoegdheid van vrouwen liggen, het meest indicatief kunnen zijn voor meer empowerment (bijv. Johnson, 2016). Daarom stellen we dat het belangrijk is rekening te houden met de echtgenoten van vrouwelijke microfinancieringsleners bij de ontwikkeling van women's empowerment. In de volgende hoofdstukken hebben we onderzocht welke invloed het uitnodigen (hoofdstuk 4) of betrekken (hoofdstuk 5) van echtgenoten in training voor vrouwelijke microfinancierings-cliënten heeft.

In hoofdstuk 4 onderzochten we de impact van de GET Ahead training en de impact van het uitnodigen van de echtgenoten van microfinancieringsleners voor deze training op persoonlijke en relationele empowerment. We onderzochten de invloed van deze negen-maanden training waarin zowel gender- als bedrijfsvoerings-componenten behandeld werden (negen trainingsmodules die in totaal ongeveer 9 uur duren) op het geloof zelf controle te hebben over je leven (persoonlijke empowerment), frictie in hun relatie met hun echtgenoot, en financiële besluitvorming binnen het huishouden (relationele empowerment) op korte en middellange termijn, respectievelijk zes en twaalf maanden na de training. Onze resultaten laten zien dat de toegang tot de GET Ahead training de empowerment van vrouwen op alle drie aspecten verbeterde, van

vóór de training tot twaalf maanden na de training. Het uitnodigen van echtgenoten droeg niet bij aan deze resultaten.

In hoofdstuk 5 hebben we de impact van een korte trainingssessie gericht op het stellen van doelen (in totaal ongeveer 45 minuten) onderzocht. Bovendien, onderzochten we de invloed van het stimuleren van samenwerking tussen vrouwelijke microfinancierings-cliënten en hun echtgenoten. We toetsten de invloed van deze twee componenten op persoonlijke empowerment (zelfvertrouwen) en de interactie tussen het koppel in een taak volgend op de trainingssessie. In deze besluitvormingstaak hebben we de interacties tussen koppels gecodeerd om signalen van empowerment in deze relatie te beoordelen. In twee studies laten we zien dat de training leidt tot het stellen van betere doelen. We vonden echter geen significante effecten van training of samenwerking tussen partners op het gebied van persoonlijke empowerment of empowerment in de interactie. Wanneer we op descriptief niveau de resultaten inspecteren zien we echter eerste indicaties dat vrouwen meer empowerment laten zien in interactie met hun mannen wanneer ze in de training zelfstandig werken.

Conclusie

In dit proefschrift hebben we aangetoond dat women's empowerment een veelzijdig proces is, dat zich zowel richt op individueel als collectief bewustzijn, overtuigingen en gedrag ingebed in de sociale structuur van specifieke culturele contexten. Women's moet worden onderscheiden in drie verschillende dimensies: persoonlijke, relationele en maatschappelijke empowerment. We lieten zien dat toegang tot training in het kader van microfinancieringsdiensten de persoonlijke en relationele empowerment van vrouwen in gang kan zetten. Belangrijk is dat we stellen dat training aangepast moet worden aan de behoeften van vrouwelijke ondernemers en dat de betrokkenheid van

hun echtgenoten een veelbelovende manier kan zijn om een bijdrage te leveren aan wereldwijde duurzame ontwikkeling.



A

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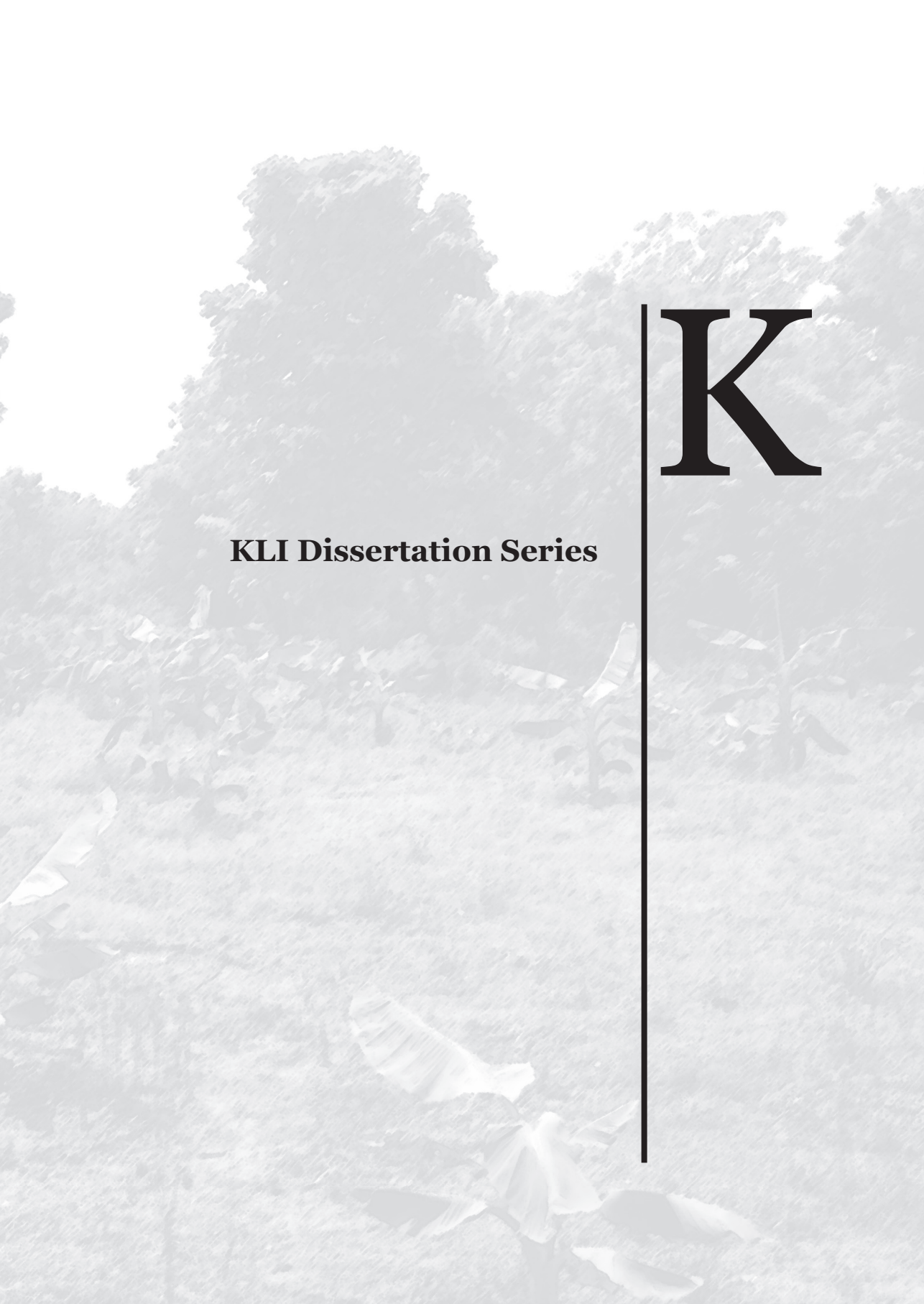
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K

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